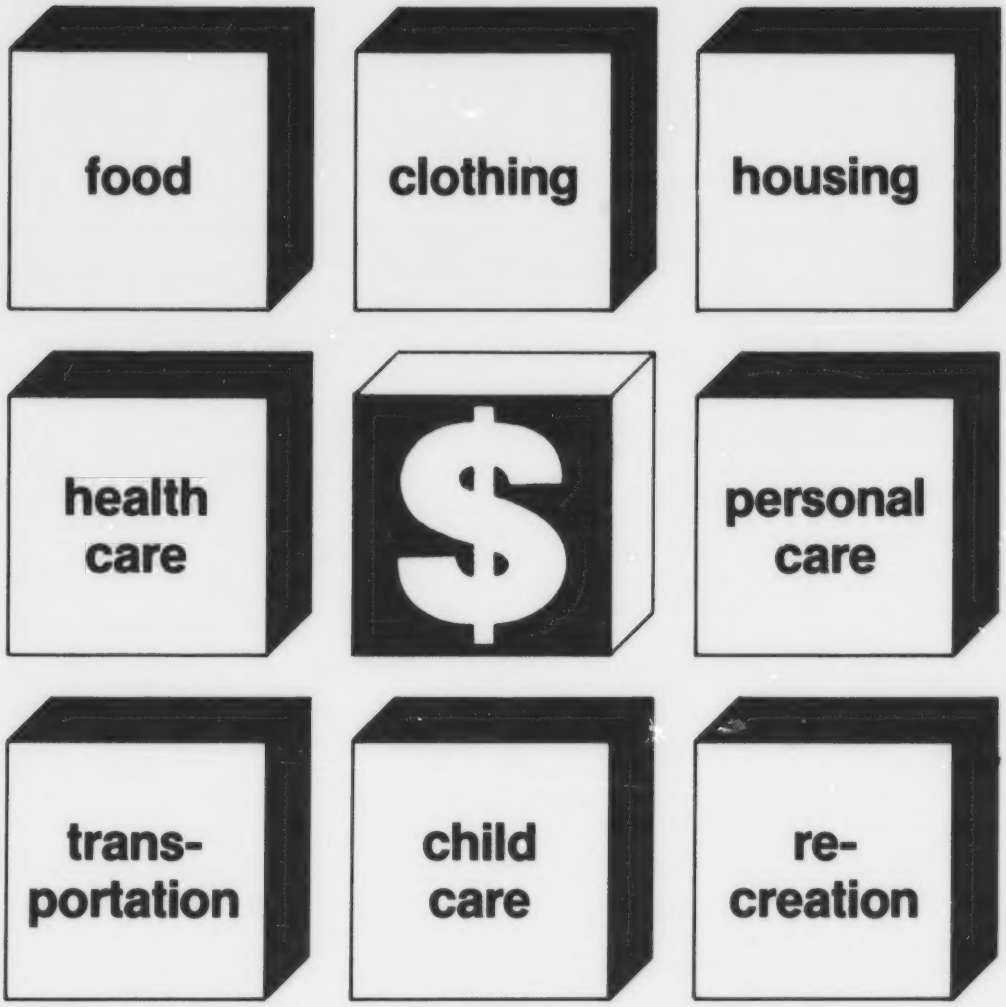
GUIDE FOR HOUSEHOLD BUDGETING

in Hamilton-Wentworth 1990



THE SOCIAL PLANNING and RESEARCH COUNCIL of Hamilton and District

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GUIDE FOR HOUSEHOLD BUDGETING IN HAMILTON-WENTWORTH 1990

The Costs Within May Be Taken As
Definitive As Of The Fall 1990
(except where otherwise stated)

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SOCIAL PLANNING AND RESEARCH COUNCIL OF HAMILTON AND DISTRICT

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- Statistics Canada, Prices Division - for the updated Consumer Price Indices and prices for Hamilton-Wentworth.
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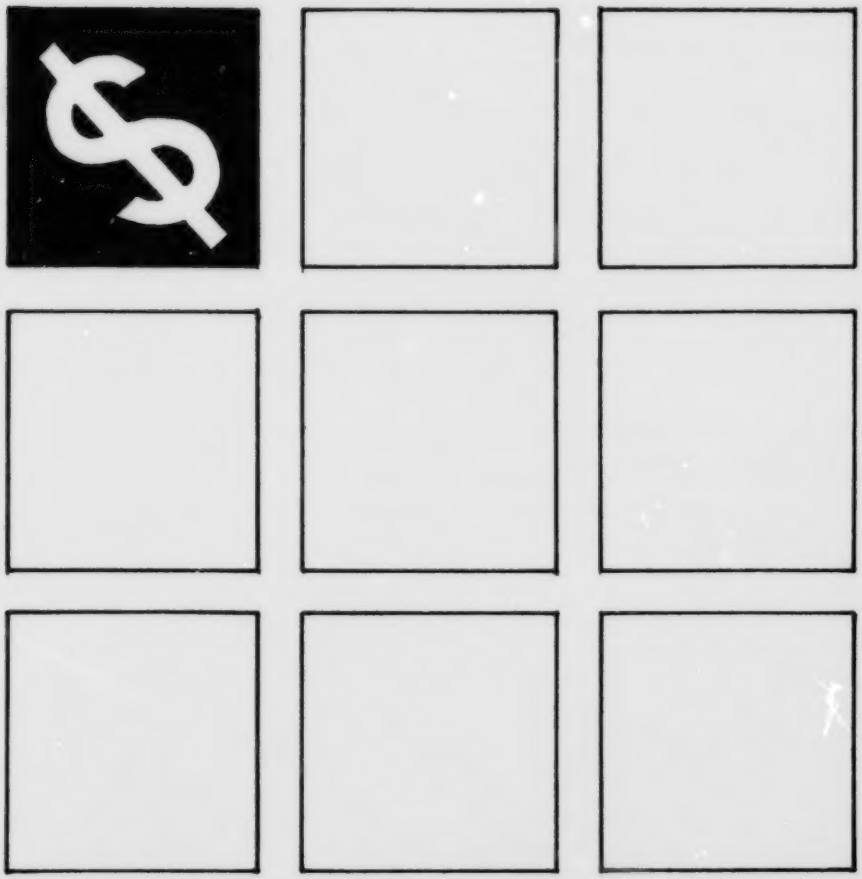
Gloria DeSantis
Research Director



Introduction

1.0 INTRODUCTION

The 1990 Guide has undergone a number of revisions since 1982. This 1990 version is based largely on its 1986 predecessor, Guide for Family Budgeting in Hamilton-Wentworth. The 1986 Guide had been based on standards contained in the Social Planning Council of Metropolitan Toronto Guide for Family Budgeting, 1984. Thus, this 1990 version still contains most of the standards from the Toronto 1984 Guide and the same table of contents, but it now contains some major revisions within sections that better reflect the current reality in Hamilton-Wentworth (e.g., the housing section).

In an attempt to make the 1990 Guide more succinct, there are a number of deletions.

- The 1986 Guide contained a weekly, monthly and yearly breakdown of costs; the 1990 version only includes the yearly breakdown.
- The 1986 Guide contained the costs of no name, brand name and bulk food items; the 1990 version focuses on brand name costs only. The variation of costs between stores of these items is hard to gauge. We are not necessarily recommending that people only buy name brand products.
- The 1986 Guide comprised mainly the actual cost of items and not so much the use of the Consumer Price Index; the 1990 version contains actual costs, too, but in many instances this information was not readily available so the Consumer Price Index for Toronto was used to increase the prices.
- The 1986 Guide used the term "family"; the 1990 version uses the term "household" throughout so that unrelated individuals living in the same home can develop their budgets, too. This Guide is not intended for use only by "families".
- The 1986 Guide did not include summary sections after each section to help people develop their own budgets as they worked their way through the Guide; this 1990 version includes this format.

This Guide is based on the Consumer Price Index and actual costs for items for 1990. Since the Goods and Services Tax (G.S.T.) was instated as of January 1991, none of the costs included in the Guide contain the G.S.T. The Social Planning and Research Council will monitor the inflationary impacts of the

change to the G.S.T. and include it with the 1992 or 1993 Guide, when it is updated.

1.1 Purpose of the Guide

In general, the Guide is intended to be a collection of the major categories of expenses that households could expect to have if they are searching for a minimum of goods and services for their physical and social functioning and psychological well-being. It is also a reference for adequate standards of living for specific categories of household expenditures.

The Guide has a number of important uses:

a) It can be used by community social agencies in counselling with families and individuals on matters concerning money management. Budgeting problems are evident for all income groups.

b) It can be used by households in developing their own household budgets. For example, it can help households make decisions regarding the adequacy of income from a job offer, whether a new apartment or house is affordable given all the other expenses, etc.

c) It can be a useful reference for voluntary organizations, governments and other authorities that provide financial assistance. It offers organizations guidelines for standards and costs by which to assess the costs of living and adequacy of income maintenance programs.

d) It is also a reference for social and health agencies in setting equitable fees for services such as day care and counselling.

e) It will help orient prospective/new residents on the costs of living and minimum income required in the Hamilton-Wentworth Region.

The staff of the Social Planning and Research Council of Hamilton and District note that this 1990 Guide contains a minimum of goods and services

costs. So even if a household has an income that meets one of the sample budgets in Section 1.5, that household is not necessarily meeting all of its needs. There are many other costs that have not been included in the Guide (e.g., union membership costs, uniforms, etc.). For those whose incomes do not even meet the bottom lines of Section 1.5 budgets, the situation of poverty is even worse.

1.2 Concept of the Guide

Most households would be likely to define the cost of living in terms of their own particular expenditures. However, measures of living costs, more objective than individual judgements, enter into a wide variety of situations. There are two common methods by which standards and costs of living may be determined, both of which are often combined in practice:

a) Goods and services to be included in a standard may be based on the typical purchases made by sample groups of households as an indication of how people at specific income or occupation levels, on average, spend their incomes.

b) Standards for household levels of living may also be determined with the help of expert and specialist judgement as to goods and services necessary to maintain the physical and social functioning of households.

The latter is the method on which the Guide is based. Standards contained herein were developed by a group of special committees involved in the research for Toronto's Guide for Family Budgeting, 1972. Theoretically, and for different purposes, a variety of standards may be developed in this manner, ranging from base subsistence to standards requiring high levels of expenditure. This Guide, like its Toronto counterparts, generally represents more than just subsistence standards. Subsistence budgets and "poverty lines" tend to value the estimates of physiological needs. Thus, some subsistence budgets are likely to fall below the standards represented by the Guide. At the same time, the Guide does not represent an "average expenditure". Expenditure levels

illustrated are the result of expert group judgements made in regard to basic stocks of goods and services required to maintain a household.

The 1990 Guide for Household Budgeting in Hamilton-Wentworth presents living costs in the form of budgets that address household food requirements, shelter costs, clothing, home maintenance, health care, personal care, transportation and certain discretionary expenditures such as education and recreation. Budget estimates can be related to household size, age, sex, occupation and other circumstances of household members.

1.3 Development of Standards and Prices

The standards contained in this Guide were formulated in Toronto by special committees in 1972 and revised in 1984. A general principle that guided committee decisions was that all households, regardless of income, require a basically similar stock of goods and services for their physical and social functioning and psychological well-being. In addition, it is assumed that basic requirements can be satisfied at low to moderate costs, regardless of what households at different income levels actually spend.

It should be stressed that the standards are based upon normative judgements and have only minor relationships to measurable standards of consumption that are characteristic of specific occupational income or social groups in Hamilton-Wentworth, or elsewhere. The Guide is primarily a budgeting device that uses assumptions regarding basic household needs as a benchmark to yield a cost of living in a particular place, at a particular time for more or less specified and limited uses.

The pricing of goods and services is conducted under inflationary conditions, therefore it is difficult to keep the Guide continually up-to-date. The prices in some categories were established by applying factors derived from

Statistics Canada's "Consumer Price Index"[1] to prices listed in the Guide for Family Budgeting in Hamilton-Wentworth, 1986. Average annual consumer price index for Toronto for 1986, 1987, 1988, 1989 and 1990 were factored into the original 1986 Guide to arrive at updated costs. Other costs are actual costs based on telephone or personal contacts with businesses, public utilities and other organizations.

1.4 Plan of the Guide

Section 1.0 - describes the general purpose, uses and concepts of the Guide and its method of development. It also includes some sample budgets for some typical households.

Section 2.0 to Section 15.0 - presents each expenditure category in detail with the quantities of goods and services adaptable to household characteristics. Procedures and assumptions in arriving at the content in each category are explained.

Section 16.0 - contains other important considerations in budgeting including special circumstances, shopping tips, and income taxes.

Section 17.0 - contains a worksheet and explanation of how to finalize a person's unique household budget. Finalizing a budget requires use of the figures from sections 2.0 to 15.0.

Section 18.0 - lists agencies in the Region with budget/credit counselling services or programs.

The end of each section (that is, sections 2.0 to 15.0) contains a brief note on what costs should be added to an individual's sample budget. This helps an individual develop his/her own household budget without having to rely on the sample budgets outlined in section 1.5.

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1 "Consumer Price Index (CPI) is an indicator of changes of consumer prices as experienced by a target population. The target population is composed of families and individuals living in private households living in urban centres of 30,000+ population. The CPI is generally defined as a measure of price change obtained by comparing, through time, the cost of a basket of commodities specified according to purchases made by the target population" (Statistics Canada, Consumer Price Index Reference Paper: Updating Based on 1986 Expenditures, Catalogue 62553, p.9).

1.5 Sample Budgets for a Variety of Households

As an illustration of what the costs from each of the sections of the Guide can result in, the expenditures of 18 different households are summarized here. Before beginning to work through the Guide to develop your own household budget, just check the household compositions on the following 18 pages to see if your household is already described. If it is, you will not have to work through the Guide to develop a budget, just use that one.

It is important to realize that the line labelled "estimated income tax, C.P.P. and U.I.C." is based on the Revenue Canada Taxation Guide 1990 assuming the tax level of a single person at the highest tax level and assuming no tax credits. All the normal deductions from total income are made before arriving at taxable income. The "employment expense deduction" is based on the "Estimated Gross Income Required". Thus, this estimate is not exact and should only be used as rough estimate.

In the 18 budget scenarios, a number of assumptions were made:

i) employed males were given blue collar employment;
ii) employed females were given white collar employment;
iii) moderate activity levels were used in determining costs for adults;
iv) no automobile is owned unless explicitly stated;
v) in most cases, households are apartment renters;
vi) assume people drink alcoholic beverages and smoke.

SINGLE ADULT HOUSEHOLDS
(1 PERSON)

MALE ADULT (EMPLOYED)

Expenditure Category	Amount/Year
Food	$ 1,788.22
Housing	4,800.00
Clothing	606.95
Transportation - private (own car)	N/A
- public (city bus, etc.)	579.60
Homefurnishings and Equipment	673.63
Household Operation	170.75
Health Care	688.32
Personal Care	287.25
Recreation (includes recreation, gifts and contributions, communication, alcohol and tobacco)	2,556.05
Child Care	N/A
Special School Needs	N/A
Insurance (life insurance and property insurance)	367.10
Contingency Funds	288.97
TOTAL BUDGET REQUIREMENTS	$12,806.84
Estimated Income Tax, C.P.P. and U.I.C.	3,058.16
ESTIMATED GROSS INCOME REQUIRED	$15,865.00

Notes:

- Utilities and fuel are not included in this list. It should be considered an extra cost.

- The line labelled "estimated income tax, C.P.P. and U.I.C." is based on the Revenue Canada Taxation Guide 1990 assuming the tax level of a single person at the highest tax level and assuming no tax credits. All the normal deductions from total income are made before arriving at taxable income. The "employment expense deduction" is based on the "Estimated Gross Income Required". Thus, this estimate is not exact and should only be used as rough estimate.

SINGLE ADULT HOUSEHOLDS
(1 PERSON)

FEMALE ADULT (EMPLOYED)

Expenditure Category	Amount/Year
Food	$ 1,589.03
Housing	4,800.00
Clothing	734.90
Transportation - private (own car)	N/A
- public (city bus, etc.)	579.60
Homefurnishings and Equipment	673.63
Household Operation	170.75
Health Care	688.32
Personal Care	287.25
Recreation (includes recreation, gifts and contributions, communication, alcohol and tobacco)	2,556.05
Child Care	N/A
Special School Needs	N/A
Insurance (life insurance and property insurance)	367.10
Contingency Funds	288.97
TOTAL BUDGET REQUIREMENTS	$12,735.60
Estimated Income Tax, C.P.P. and U.I.C.	3,049.40
ESTIMATED GROSS INCOME REQUIRED	$15,785.00

Notes:

- Utilities and fuel are not included in this list. It should be considered an extra cost.

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SINGLE PARENT FAMILIES
(2 PERSONS)

FEMALE ADULT (EMPLOYED), FEMALE CHILD (3 YEARS)

Expenditure Category	Amount/Year
Food	$ 2,636.85
Housing	8,100.00
Clothing	1,008.57
Transportation - private (own car)	N/A
- public (city bus, etc.)	579.60
Homefurnishings and Equipment	787.84
Household Operation	307.19
Health Care	1,333.44
Personal Care	368.13
Recreation (includes recreation, gifts and contributions, communication, alcohol and tobacco)	2,686.19
Child Care	6,235.00
Special School Needs	N/A
Insurance (life insurance and property insurance)	367.10
Contingency Funds	301.54
TOTAL BUDGET REQUIREMENTS	$24,711.45
Estimated Income Tax, C.P.P. and U.I.C.	9,488.55
ESTIMATED GROSS INCOME REQUIRED	$34,200.00

Notes:

- Utilities and fuel are not included in this list. It should be considered an extra cost.

- The line labelled "estimated income tax, C.P.P. and U.I.C." is based on the Revenue Canada Taxation Guide 1990 assuming the tax level of a single person at the highest tax level and assuming no tax credits. All the normal deductions from total income are made before arriving at taxable income. The "employment expense deduction" is based on the "Estimated Gross Income Required". Thus, this estimate is not exact and should only be used as rough estimate.

SINGLE PARENT FAMILIES
(2 PERSONS)

FEMALE ADULT (AT HOME), FEMALE CHILD (3 YEARS)

Expenditure Category	Amount/Year
Food	$ 2,636.85
Housing	8,100.00
Clothing	853.59
Transportation - private (own car)	N/A
- public (city bus, etc.)	579.60
Homefurnishings and Equipment	787.84
Household Operation	307.19
Health Care	1,333.44
Personal Care	368.13
Recreation (includes recreation, gifts and contributions, communication, alcohol and tobacco)	2,686.19
Child Care	1,485.00
Special School Needs	N/A
Insurance (life insurance and property insurance)	367.10
Contingency Funds	301.54
TOTAL BUDGET REQUIREMENTS	$19,806.47
Estimated Income Tax, C.P.P. and U.I.C.	6,153.53
ESTIMATED GROSS INCOME REQUIRED	$25,960.00

Notes:

- Utilities and fuel are not included in this list. It should be considered an extra cost.

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SINGLE PARENT HOUSEHOLDS
(3 PERSONS)

FEMALE ADULT (EMPLOYED), FEMALE CHILD (3 YEARS), MALE CHILD (8 YEARS)

Expenditure Category	Amount/Year
Food	$ 4,114.59
Housing	10,200.00
Clothing	1,311.68
Transportation - private (own car)	N/A
- public (city bus, etc.)	605.60
Homefurnishings and Equipment	899.16
Household Operation	371.34
Health Care	1,394.98
Personal Care	452.71
Recreation (includes recreation, gifts and contributions, communication, alcohol and tobacco)	3,055.29
Child Care	9,003.00
Special School Needs	61.34
Insurance (life insurance and property insurance)	367.10
Contingency Funds	314.10
TOTAL BUDGET REQUIREMENTS	$32,150.89
Estimated Income Tax, C.P.P. and U.I.C.	14,204.11
ESTIMATED GROSS INCOME REQUIRED	$46,355.00

Notes:

- Utilities and fuel are not included in this list. It should be considered an extra cost.

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SINGLE PARENT HOUSEHOLDS
(3 PERSONS)

FEMALE ADULT (AT HOME), FEMALE CHILD (3 YEARS), MALE CHILD (8 YEARS)

Expenditure Category	Amount/Year
Food	$ 4,114.59
Housing	10,200.00
Clothing	1,156.70
Transportation - private (own car)	N/A
- public (city bus, etc.)	605.60
Homefurnishings and Equipment	899.16
Household Operation	371.34
Health Care	1,394.98
Personal Care	452.71
Recreation (includes recreation, gifts and contributions, communication, alcohol and tobacco)	3,055.29
Child Care	1,485.00
Special School Needs	61.34
Insurance (life insurance and property insurance)	367.10
Contingency Funds	314.10
TOTAL BUDGET REQUIREMENTS	$24,477.91
Estimated Income Tax, C.P.P. and U.I.C.	8,962.09
ESTIMATED GROSS INCOME REQUIRED	$33,440.00

Notes:
- Utilities and fuel are not included in this list. It should be considered an extra cost.

- The line labelled "estimated income tax, C.P.P. and U.I.C." is based on the Revenue Canada Taxation Guide 1990 assuming the tax level of a single person at the highest tax level and assuming no tax credits. All the normal deductions from total income are made before arriving at taxable income. The "employment expense deduction" is based on the "Estimated Gross Income Required". Thus, this estimate is not exact and should only be used as rough estimate.

SINGLE PARENT HOUSEHOLDS
(3 PERSONS)

FEMALE ADULT (EMPLOYED), FEMALE CHILD (10 YEARS), MALE CHILD (15 YEARS)

Expenditure Category	Amount/Year
Food	$ 5,396.35
Housing	10,200.00
Clothing	1,515.44
Transportation - private (own car)	N/A
- public (city bus, etc.)	971.60
Homefurnishings and Equipment	899.16
Household Operation	371.34
Health Care	1,394.98
Personal Care	500.07
Recreation (includes recreation, gifts and contributions, communication, alcohol and tobacco)	3,430.88
Child Care	418.00
Special School Needs	249.06
Insurance (life insurance and property insurance)	367.10
Contingency Funds	314.10
TOTAL BUDGET REQUIREMENTS	$26,028.08
Estimated Income Tax, C.P.P. and U.I.C.	9,971.92
ESTIMATED GROSS INCOME REQUIRED	$36,000.00

Notes:
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- Assume the 15 year old babysits when necessary.

SINGLE PARENT HOUSEHOLDS
(3 PERSONS)

MALE ADULT (EMPLOYED), FEMALE CHILD (10 YEARS), MALE CHILD (15 YEARS)

Expenditure Category	Amount/Year
Food	$ 5,595.54
Housing	10,200.00
Clothing	1,387.49
Transportation - private (own car)	N/A
- public (city bus, etc.)	971.60
Homefurnishings and Equipment	899.16
Household Operation	371.34
Health Care	1,394.98
Personal Care	500.07
Recreation (includes recreation, gifts and contributions, communication, alcohol and tobacco)	3,430.88
Child Care	418.00
Special School Needs	249.06
Insurance (life insurance and property insurance)	367.10
Contingency Funds	314.10
TOTAL BUDGET REQUIREMENTS	$26,099.32
Estimated Income Tax, C.P.P. and U.I.C.	9,970.68
ESTIMATED GROSS INCOME REQUIRED	$36,070.00

Notes:
- Utilities and fuel are not included in this list. It should be considered an extra cost.
- The line labelled "estimated income tax, C.P.P. and U.I.C." is based on the Revenue Canada Taxation Guide 1990 assuming the tax level of a single person at the highest tax level and assuming no tax credits. All the normal deductions from total income are made before arriving at taxable income. The "employment expense deduction" is based on the "Estimated Gross Income Required". Thus, this estimate is not exact and should only be used as rough estimate.
- Assume the 15 year old babysits when necessary.

TWO ADULT HOUSEHOLDS
(2 PERSONS)

MALE ADULT (EMPLOYED), FEMALE ADULT (EMPLOYED), AUTOMOBILE OWNED

Expenditure Category	Amount/Year
Food	$ 3,377.25
Housing	8,100.00
Clothing	1,341.85
Transportation - private (own car)	6,672.00
- public (city bus, etc.)	N/A
Homefurnishings and Equipment	748.39
Household Operation	307.19
Health Care	1,333.44
Personal Care	574.50
Recreation (includes recreation, gifts and contributions, communication, alcohol and tobacco)	4,196.50
Child Care	N/A
Special School Needs	N/A
Insurance (life insurance and property insurance)	607.10
Contingency Funds	301.54
TOTAL BUDGET REQUIREMENTS	$27,559.76
Estimated Income Tax, C.P.P. and U.I.C.	10,975.24
ESTIMATED GROSS INCOME REQUIRED	$38,535.00

Notes:

- Utilities and fuel are not included in this list. It should be considered an extra cost.

- The line labelled "estimated income tax, C.P.P. and U.I.C." is based on the Revenue Canada Taxation Guide 1990 assuming the tax level of a single person at the highest tax level and assuming no tax credits. All the normal deductions from total income are made before arriving at taxable income. The "employment expense deduction" is based on the "Estimated Gross Income Required". Thus, this estimate is not exact and should only be used as rough estimate.

TWO ADULT HOUSEHOLDS
(3 PERSONS)

MALE ADULT (EMPLOYED), FEMALE ADULT (AT HOME), MALE CHILD (3 YEARS)

Expenditure Category	Amount/Year
Food	$ 4,425.07
Housing	8,100.00
Clothing	1,460.54
Transportation - private (own car)	N/A
- public (city bus, etc.)	1,044.00
Homefurnishings and Equipment	862.55
Household Operation	371.34
Health Care	1,394.98
Personal Care	632.33
Recreation (includes recreation, gifts and contributions, communication, alcohol and tobacco)	4,196.50
Child Care	1,485.00
Special School Needs	N/A
Insurance (life insurance and property insurance)	607.10
Contingency Funds	301.54
TOTAL BUDGET REQUIREMENTS	$24,880.95
Estimated Income Tax, C.P.P. and U.I.C.	9,299.05
ESTIMATED GROSS INCOME REQUIRED	$34,180.00

Notes:
- Utilities and fuel are not included in this list. It should be considered an extra cost.

- The line labelled "estimated income tax, C.P.P. and U.I.C." is based on the Revenue Canada Taxation Guide 1990 assuming the tax level of a single person at the highest tax level and assuming no tax credits. All the normal deductions from total income are made before arriving at taxable income. The "employment expense deduction" is based on the "Estimated Gross Income Required". Thus, this estimate is not exact and should only be used as rough estimate.

TWO ADULT HOUSEHOLDS
(3 PERSONS)

MALE ADULT (EMPLOYED), FEMALE ADULT (EMPLOYED), FEMALE CHILD (1 YEAR), AUTOMOBILE OWNED

Expenditure Category	Amount/Year
Food	$ 4,425.07
Housing	8,100.00
Clothing	1,550.26
Transportation - private (own car)	6,672.00
- public (city bus, etc.)	N/A
Homefurnishings and Equipment	862.55
Household Operation	371.34
Health Care	1,394.98
Personal Care	614.95
Recreation (includes recreation, gifts and contributions, communication, alcohol and tobacco)	4,196.50
Child Care	6,235.00
Special School Needs	N/A
Insurance (life insurance and property insurance)	607.10
Contingency Funds	301.54
TOTAL BUDGET REQUIREMENTS	$35,331.29
Estimated Income Tax, C.P.P. and U.I.C.	16,513.71
ESTIMATED GROSS INCOME REQUIRED	$51,845.00

Notes:
- Utilities and fuel are not included in this list. It should be considered an extra cost.

- The line labelled "estimated income tax, C.P.P. and U.I.C." is based on the Revenue Canada Taxation Guide 1990 assuming the tax level of a single person at the highest tax level and assuming no tax credits. All the normal deductions from total income are made before arriving at taxable income. The "employment expense deduction" is based on the "Estimated Gross Income Required". Thus, this estimate is not exact and should only be used as rough estimate.

TWO ADULT HOUSEHOLDS
(4 PERSONS)

MALE ADULT (EMPLOYED), FEMALE ADULT (EMPLOYED), FEMALE CHILD (3 YEARS), MALE CHILD (8 YEARS), AUTOMOBILE OWNED

Expenditure Category	Amount/Year
Food	$ 5,902.81
Housing	10,200.00
Clothing	1,918.63
Transportation - private (own car)	6,672.00
- public (city bus, etc.)	N/A
Homefurnishings and Equipment	973.95
Household Operation	455.68
Health Care	1,394.98
Personal Care	739.96
Recreation (includes recreation, gifts and contributions, communication, alcohol and tobacco)	4,565.60
Child Care	9,003.00
Special School Needs	61.34
Insurance (life insurance and property insurance)	607.10
Contingency Funds	326.66
TOTAL BUDGET REQUIREMENTS	$42,821.71
Estimated Income Tax, C.P.P. and U.I.C.	22,293.29
ESTIMATED GROSS INCOME REQUIRED	$65,115.00

Notes:

- Utilities and fuel are not included in this list. It should be considered an extra cost.

- The line labelled "estimated income tax, C.P.P. and U.I.C." is based on the Revenue Canada Taxation Guide 1990 assuming the tax level of a single person at the highest tax level and assuming no tax credits. All the normal deductions from total income are made before arriving at taxable income. The "employment expense deduction" is based on the "Estimated Gross Income Required". Thus, this estimate is not exact and should only be used as rough estimate.

TWO ADULT HOUSEHOLDS
(4 PERSONS)

MALE ADULT (EMPLOYED), FEMALE ADULT (AT HOME), FEMALE CHILD (3 YEARS), MALE CHILD (8 YEARS)

Expenditure Category	Amount/Year
Food	$ 5,902.81
Housing	10,200.00
Clothing	11,763.65
Transportation - private (own car)	N/A
- public (city bus, etc.)	1,070.00
Homefurnishings and Equipment	973.95
Household Operation	455.68
Health Care	1,394.98
Personal Care	739.96
Recreation (includes recreation, gifts and contributions, communication, alcohol and tobacco)	4,565.60
Child Care	1,485.00
Special School Needs	61.34
Insurance (life insurance and property insurance)	607.10
Contingency Funds	326.66
TOTAL BUDGET REQUIREMENTS	$39,546.73
Estimated Income Tax, C.P.P. and U.I.C.	19,718.27
ESTIMATED GROSS INCOME REQUIRED	$59,265.00

Notes:

- Utilities and fuel are not included in this list. It should be considered an extra cost.

- The line labelled "estimated income tax, C.P.P. and U.I.C." is based on the Revenue Canada Taxation Guide 1990 assuming the tax level of a single person at the highest tax level and assuming no tax credits. All the normal deductions from total income are made before arriving at taxable income. The "employment expense deduction" is based on the "Estimated Gross Income Required". Thus, this estimate is not exact and should only be used as rough estimate.

TWO ADULT HOUSEHOLDS
(4 PERSONS)

MALE ADULT (EMPLOYED), FEMALE ADULT (EMPLOYED), FEMALE CHILD (10 YEARS), MALE CHILD (15 YEARS), AUTOMOBILE OWNED

Expenditure Category	Amount/Year
Food	$ 7,184.57
Housing	10,200.00
Clothing	2,122.39
Transportation - private (own car)	6,672.00
- public (city bus, etc.)	N/A
Homefurnishings and Equipment	973.95
Household Operation	455.68
Health Care	1,394.98
Personal Care	787.32
Recreation (includes recreation, gifts and contributions, communication, alcohol and tobacco)	5,077.33
Child Care	418.00
Special School Needs	249.06
Insurance (life insurance and property insurance)	607.10
Contingency Funds	326.66
TOTAL BUDGET REQUIREMENTS	$36,469.04
Estimated Income Tax, C.P.P. and U.I.C.	17,530.96
ESTIMATED GROSS INCOME REQUIRED	$54,000.00

Notes:
- Utilities and fuel are not included in this list. It should be considered an extra cost.

- The line labelled "estimated income tax, C.P.P. and U.I.C." is based on the Revenue Canada Taxation Guide 1990 assuming the tax level of a single person at the highest tax level and assuming no tax credits. All the normal deductions from total income are made before arriving at taxable income. The "employment expense deduction" is based on the "Estimated Gross Income Required". Thus, this estimate is not exact and should only be used as rough estimate.

THREE ADULT HOUSEHOLDS
(3 PERSONS)

THREE FEMALE ADULTS (EMPLOYED)

Expenditure Category	Amount/Year
Food	$4,767.09
Housing	10,200.00
Clothing	2,204.70
Transportation - private (own car)	N/A
- public (city bus, etc.)	1,738.80
Homefurnishings and Equipment	862.55
Household Operation	371.34
Health Care	2,015.55
Personal Care	861.75
Recreation (includes recreation, gifts and contributions, communication, alcohol and tobacco)	5,848.83
Child Care	N/A
Special School Needs	N/A
Insurance (life insurance and property insurance)	847.10
Contingency Funds	314.10
TOTAL BUDGET REQUIREMENTS	$30,031.81
Estimated Income Tax, C.P.P. and U.I.C.	12,818.19
ESTIMATED GROSS INCOME REQUIRED	$42,850.00

Notes:

- Utilities and fuel are not included in this list. It should be considered an extra cost.

- The line labelled "estimated income tax, C.P.P. and U.I.C." is based on the Revenue Canada Taxation Guide 1990 assuming the tax level of a single person at the highest tax level and assuming no tax credits. All the normal deductions from total income are made before arriving at taxable income. The "employment expense deduction" is based on the "Estimated Gross Income Required". Thus, this estimate is not exact and should only be used as rough estimate.

SENIORS
(1 PERSON)

FEMALE ADULT (65+, RETIRED)

Expenditure Category	Amount/Year
Food	$ 1,687.11
Housing	6,000.00
Clothing	496.36
Transportation - private (own car)	N/A
- public (city bus, etc.)	1,105.20
Homefurnishings and Equipment	673.63
Household Operation	170.75
Health Care	728.50
Personal Care	409.33
Recreation (includes recreation, gifts and contributions, communication, alcohol and tobacco)	2,830.99
Child Care	N/A
Special School Needs	N/A
Insurance (life insurance and property insurance)	367.10
Contingency Funds	288.97
TOTAL BUDGET REQUIREMENTS	$14,757.94
Estimated Income Tax, C.P.P. and U.I.C.	3,897.06
ESTIMATED GROSS INCOME REQUIRED	$18,655.00

Notes:

- Utilities and fuel are not included in this list. It should be considered an extra cost.

- The line labelled "estimated income tax, C.P.P. and U.I.C." is based on the Revenue Canada Taxation Guide 1990 assuming the tax level of a single person at the highest tax level and assuming no tax credits. All the normal deductions from total income are made before arriving at taxable income. The "employment expense deduction" is based on the "Estimated Gross Income Required". Thus, this estimate is not exact and should only be used as rough estimate.

SENIORS
(1 PERSON)

MALE ADULT (65+, RETIRED)

Expenditure Category	Amount/Year
Food	$ 2,244.58
Housing	6,000.00
Clothing	446.55
Transportation - private (own car)	N/A
- public (city bus, etc.)	1,105.20
Homefurnishings and Equipment	673.63
Household Operation	170.75
Health Care	728.50
Personal Care	258.80
Recreation (includes recreation, gifts and contributions, communication, alcohol and tobacco)	2,830.99
Child Care	N/A
Special School Needs	N/A
Insurance (life insurance and property insurance)	367.10
Contingency Funds	288.97
TOTAL BUDGET REQUIREMENTS	$15,115.07
Estimated Income Tax, C.P.P. and U.I.C.	4,089.93
ESTIMATED GROSS INCOME REQUIRED	$19,205.00

Notes:

- Utilities and fuel are not included in this list. It should be considered an extra cost.

- The line labelled "estimated income tax, C.P.P. and U.I.C." is based on the Revenue Canada Taxation Guide 1990 assuming the tax level of a single person at the highest tax level and assuming no tax credits. All the normal deductions from total income are made before arriving at taxable income. The "employment expense deduction" is based on the "Estimated Gross Income Required". Thus, this estimate is not exact and should only be used as rough estimate.

SENIORS
(2 PERSONS)

MALE ADULT AND FEMALE ADULT (BOTH 65+ AND RETIRED), OWN AUTOMOBILE

Expenditure Category	Amount/Year
Food	$ 3,931.69
Housing	8,100.00
Clothing	942.91
Transportation - private (own car)	5,482.10
- public (city bus, etc.)	N/A
Homefurnishings and Equipment	748.39
Household Operation	307.19
Health Care	779.30
Personal Care	668.13
Recreation (includes recreation, gifts and contributions, communication, alcohol and tobacco)	4,425.84
Child Care	N/A
Special School Needs	N/A
Insurance (life insurance and property insurance)	607.10
Contingency Funds	301.54
TOTAL BUDGET REQUIREMENTS	$26,294.19
Estimated Income Tax, C.P.P. and U.I.C.	10,305.81
ESTIMATED GROSS INCOME REQUIRED	$36,600.00

Notes:

- Utilities and fuel are not included in this list. It should be considered an extra cost.

- The line labelled "estimated income tax, C.P.P. and U.I.C." is based on the Revenue Canada Taxation Guide 1990 assuming the tax level of a single person at the highest tax level and assuming no tax credits. All the normal deductions from total income are made before arriving at taxable income. The "employment expense deduction" is based on the "Estimated Gross Income Required". Thus, this estimate is not exact and should only be used as rough estimate.

FOOD

2.0 FOOD

This section provides a guide for food budgeting to promote adequate nutrition at moderate cost. Daily food intake suggestions are based on Health and Welfare Canada Canada's Food Guide (1987) and Nutrition Recommendations (1990)[1]. Food budgets were determined using these suggested intakes. For more details, interested people should contact Nutrition Services, Department of Public Health, Region of Hamilton-Wentworth.

2.1 Canada's Food Guide

Canada's Food Guide provides a framework for choosing foods for the day which will meet nutrient requirements. Good nutritional balance depends on selecting a variety of different foods from each of the four food groups. The number of servings is considered minimum, providing 1000 - 1400 Calories (4000 - 6000 kilojoules). For active people, additional food will be needed to meet energy and nutrient needs. The usual food intake is closer to 1800 Calories (7500 kJ) for adult women and 2400 Calories (10,000 kJ) for adult men. The increased needs can be met by choosing more servings or larger servings from each of the food groups or from additional foods. Canada's Food Guide Handbook provides practical suggestions for using Canada's Food Guide for planning meals.

a) Milk and Milk Products

Children (up to 11 years of age)	2 to 3 servings daily
Adolescents	3 to 4 servings daily
Adults	2 servings
Pregnant and Nursing women	3 to 4 servings daily

One serving of milk equals:

- 250 ml of skim milk, buttermilk, reconstituted dry skim milk, partially skimmed milk, whole milk, reconstituted evaporated milk, cocoa made with milk, or flavoured milk;
- 175 ml of yogurt
- 45 g. of firm or cheddar cheese

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1 - Health and Welfare Canada. Canada's Food Guide Handbook (Revised). Ottawa: Supply and Services, 1987.
- Health and Welfare Canada. Nutrition Recommendations: The Report of the Scientific Review Committee 1990. Ottawa: Ministry of Supply and Services, 1990.

b) Fruits and Vegetables

4 to 5 servings daily, including at least two vegetables.

One serving of fruit and vegetables equals:

- 125 ml of vegetables or fruits - cooked, raw or their juices
- 1 medium size potato, carrot, green pepper, tomato, peach, apple, orange or banana.

c) Breads and Cereals

3 - 5 servings daily.

One serving of bread and cereals equals:

- one slice of enriched or whole grain bread
- 125 to 175 ml of cooked or ready to eat cereal
- 1 roll or muffin
- 125 to 175 ml of cooked rice, macaroni, spaghetti or noodles
- 1/2 a hamburger or hotdog bun

d) Meats and Alternatives

2 servings daily

One serving of meat and alternatives equals:

- 60 to 90 g of cooked lean meat, poultry, liver or fish, excluding skin, bone or fat;
- 60 ml of peanut butter;
- 250 ml of cooked dried peas, beans or lentils;
- 60 g of cheddar cheese;
- 125 ml of cottage cheese;
- 2 eggs

2.2 The Purpose of the Guide for Food Budgeting

The guide to food budgeting has been devised to:

1. Reflect main patterns of food use;
2. Provide adequate nutrition at a moderate cost;
3. Allow sufficient variety for individual tastes; and
4. Include readily available foods.

2.3 The Development of Average Food Costs for Households

In order to determine average household food costs, a study was conducted in Toronto, during July and August of 1970, to examine the food buying practices of a random sample of households who had used Family Services or Visiting

Homemakers Association's services during May 1970. Food items used by 30% or more of the participating households were categorized into 12 food groups comprising a list of 88 food items. It was not possible to get an updated list of food costs but Table A-1 in Appendix A contains a sample of that original list of 12 food groups. This list is a sample only; it does not contain all the foods considered important given changing lifestyles and diverse cultural eating habits.

Research has established that food requirements vary between individuals by age, sex and activity level. These variables are reflected in the recommended quantities of food contained in Table A-2 in Appendix A. For households, 11% is added to include items such as beverages, soups, spices, pickles, baking ingredients and snack foods. The resulting total costs for different groups of people by age, sex and activity level are shown in Table 2.a.

2.4 The Development of Average Food Costs for Seniors[2]

The nutritional status of seniors is influenced by different factors than those of children and younger adults. Decreased efficiency and/or utilizations of most nutrients is a major effect of aging. Factors including reduced activity, loneliness, social isolation, decreased vision, agility and health, low income, and minimal cooking and storage facilities not only make the selection and preparation of food more difficult, but also produce nutrition-related problems. In order to determine the average food costs for seniors, a separate nutrition basket was designed taking psychological, physiological and social factors into account.

In 1976, the Nutrition Committee of the Metro Toronto Social Planning Council conducted a study examining the consumption habits of 158 seniors. The sample was drawn from residents of senior citizens apartments, Meals-on-Wheels recipients, Seniors Clubs members and a Geriatric Clinic's patients. Based on the study's results, information from the Dietary Standard for Canada (Health

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2 Social Planning Council of Metropolitan Toronto, Guide for Family Budgeting, 1984, pages 25-26.

TABLE 2.a

AVERAGE COSTS FOR FOOD FOR MEALS AT HOME IN HAMILTON NAME BRANDS FOODS (Fall 1990)

Age, Sex and Activity Level	Costs per year
6 months to 11 months	1,396.98
1 - 3 years	1,047.82
4 - 6 years	1,248.08
7 - 9 years	1,477.74
10 - 12 years	1,737.39
Boy	
13 - 15 years	2,069.93
16 - 19 years	2,352.26
Girl	
13 - 15 years	1,802.31
16 - 19 years	1,706.77
Men (20 - 64 years)	
light activity	1,717.19
moderate activity	1,788.22
heavy activity	2,311.83
Women (20 - 64 years)	
light activity	1,552.34
moderate activity	1,589.03
heavy activity	1,871.09
Pregnancy (3rd trimester)	1,934.82
nursing mothers	2,272.36
Persons 65+ - Men*	
light activity	1,868.65
moderate activity	2,244.58
Persons 65+ - Women*	
light activity	1,468.57
moderate activity	1,687.11

Notes:

- Adjustments for different household sizes (20 - 64 years of age)
  - One person - cost increases by 25%
  - Two persons - cost increases by 10%
  - Three persons - cost increases by 5%
  - Five persons - cost decreases by 5%
  - Six persons or more - cost decreases by 10%

* Adjustment for the cost of eating away from home for persons 65 years of age and over: Add 33% to the cost of the above basic diet. The food component of meals away from home is included in the cost of meals prepared at home.

Source: Based on the 1986 Family Budget Guide which had individual prices for each food item multiplied by the amount of each food item required by the standards. The Consumer Price Index for Food was factored into these 1986 prices for 1987, 1988, 1989 and 1990 to arrive at this table.

and Welfare Canada, 1986), and a comparison with food standards from other areas, food groups and standards for seniors were established (see Table A-2 in Appendix A). The Nutrition Recommendations (1990) report notes that a "proportion of seniors, especially women, are at risk for dietary protein inadequacy" (p.78).

2.5 In General

Table A-2 in Appendix A, "Food Standards", suggests weekly food quantities, again using age, sex and activity level as criterion. Table 2.b provides suggestions for menus for seven days. The food standards contained in this Guide apply to normally functioning individuals, living in their own homes, and do not provide for special diets. However, meals away from home for seniors are considered.

2.6 Suggestions for Purchasing Food

a) Make a shopping list - this helps to save time and money.

b) Save coupons - check daily newspapers for coupons and advertised specials.

c) Shop as infrequently as possible - the more often a store is visited, the greater the temptation to buy on impulse, leading to purchasing more than is needed.

d) Shop in person at non-peak periods - do not shop when hungry.

e) Shop alone if possible - concentration is easier without the distraction of children.

f) Buy only what you need - especially perishables like vegetables, fruits and daily products. Check the "Best Before" dates.

g) Note the cost per unit - large, economy sizes are usually a savings, but not always. Be careful when buying food in quantity. If it spoils before it is used, it isn't a bargain.

h) Buy fresh foods in season - but not when first available. Prices will go down as local supplies increase. Out of season foods are likely to be higher priced imports.

i) Buy larger quantities of produce in season - prices are at their lowest and one can freeze or can the extra amount.

j) Compare prices in different stores - if possible, purchase dry foods and canned goods in discount food stores. Fresh food markets or a local green grocer or butcher also undercut supermarket prices.

TABLE 2.b: SAMPLE MENUS

Breakfast	Lunch	Dinner
fresh orange scrambled eggs toast and jam	pancakes with syrup apple sauce	tomato juice roast chicken & gravy oven browned potatoes baked carrots peaches
apple juice oatmeal toast and honey	tomato soup cold meat and lettuce sandwich pears peanut butter cookies	pork chops baked potatoes corn peas lemon snow with custard sauce
tomato juice shredded wheat toast and honey	egg salad sandwich sliced bananas	shepherd's pie mixed vegetables cake
apple juice cream of wheat toast and honey	baked macaroni and cheese celery sticks fruit cocktail	breaded fish mashed potatoes stewed tomatoes green beans rice and raisin pudding
orange juice hard cooked egg toast and jam	vegetable soup peanut butter sandwich banana cookies	spaghetti with meat sauce tossed salad cheese and crackers apples
apple juice cornflakes toast and honey	grilled cheese dill pickles peaches	braised liver with onions scalloped potatoes squash chocolate pudding cookies
orange juice bacon and eggs toast and jam	pork and beans cabbage salad applesauce cake	swiss steak with potatoes carrots and tomatoes marinated green bean salad ice cream

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Note - Milk should be included with every meal and other beverages as desired. Additional bread with margarine or butter may be served with meals.

Source: Social Planning Council of Metropolitan Toronto, Guide for Family Budgeting, 1984, p. 43.

k) Other considerations for specific food groups:

Milk - The price of milk has nothing to do with the percentage of milk fat. Sometimes fluid milk and 1% milk are more expensive than 2% milk. Powdered milk, when reconstituted is the nutritional equivalent of its fresh fluid version and is lower priced. If you do not like powdered milk for drinking, it can still be used in cooking. Children under 1 year of age require the energy from whole milk (homogenized) for normal growth and development.

Cheese - buy cheese in larger or bulk packages and slice or grate it yourself to save money. Grate dried cheese and freeze it to use in sauces and other dishes.

Citrus fruit and fruit juices - the heavier, thin skinned oranges are the best buys. Citrus fruits and juices are the best sources of vitamin C (absorbic acid). Fruit juices are more nutritious than fruit drinks.

Other fruits and vegetables - most vegetables and fruits are important for their vitamin and mineral content. In selecting fruit and vegetables, remember the darker the green and deeper the yellow the higher the vitamin A content. Always examine the condition of fresh foods, choosing the heaviest items when they are sold by the number rather than by the kilogram. To maximize the value received, store fruits and vegetables carefully and prepare them in such a way as to minimize nutrient loss (i.e., steam green and yellow vegetables instead of boiling them in water when not using them for soup). Frozen and canned fruits and vegetables are a nutritious substitute for fresh ones and may even be less expensive.

Breakfast cereals - buy unsweetened cereals and those cereals which provide 2 grams or more of fibre per individual serving.

Meat - buy meat by cost per serving not cost per kilogram. A cut of meat which is low in price per kilogram, but includes a high portion of bone and/or fat, is an uneconomical choice because of the high degree of wastage. Expensive cuts of meat are usually tender, but less expensive cuts can be made tender and flavourful by cooking with moist heat (i.e., pressure cooker or slow cooker) and are just as nutritious as expensive cuts. Buy extra large cuts when on special and trim them yourself (i.e., whole pork loin is usually cheaper than the pork chops cut from them). Do not throw away leftovers; freeze them for soups. Substitute fish and poultry for red meat. Buy chicken whole and cut it up yourself to save money. Save parts you don't normally eat and use them for soups or soup stock for other dishes.

Eggs - medium sized eggs are usually more economical than large eggs. The larger size does not necessarily reduce the number of eggs used. However, if the price difference between large and medium eggs is less than 7 cents, the larger eggs are the best buy. Do not throw away leftover yolks or whites, freeze them for later use.

Fats and oils - both butter and margarine contain Vitamin A. Emphasis should be placed on margarines and oils that have at least twice the polysaturated fatty acids as saturated fatty acids.

2.7 For Your Budget

Return to Table 2.b and pull out the costs per year for each person in your household. Add these together and this will give the yearly cost to feed your household. Add this total food cost to the page titled "Your Yearly Budget" on the line labelled "food" in section 17.0.

HOUSING

3.0 HOUSING

Housing costs represent a significant piece of many household budgets. Although the cost of housing is highly individualized, two general forms of housing tenure are important to household budgeting: ownership and rental. The information presented here provides examples of housing costs and identifies factors which will influence them.

3.1 Home Ownership

A variety of housing is available for sale in the Hamilton area. Average housing prices are monitored and published quarterly by Royal LePage. House financing is available through a variety of means. There are two aspects of a home purchase which determine affordability; the down payment and mortgage eligibility. The following table illustrates a sample of housing costs based on housing prices and interest rates in 1990. The table illustrates the case of: homes on the mountain, interest rates in December 1990 and conditions for obtaining a conventional mortgage.

TABLE 3.a: SUMMARY OF HOUSING COSTS, 1990

Type of Unit on Mountain	Average Sale Price	Down Payment	Monthly Mortgage Payment	Annual Income Needed
Detached bungalow	$148,000	$37,000	$1,184	$47,360
Standard two storey	$148,000	$37,000	$1,184	$47,360
Standard townhouse	$ 85,500	$29,000	$ 907	$36,280

Source: House Sale Prices are from the Royal LePage Survey of Canadian House Prices, Summer 1990. Mortgage calculations based on the Toronto Dominion Bank's mortgage interest rates on 28 December, 1990.

A down payment of 25% of the price of the house is usually required. The down payment is often financed through savings and additional mortgages or loans. Borrowing for a down payment is generally secured at a higher interest rate than a conventional mortgage and monthly payments increase accordingly.

Mortgage eligibility is established on the basis of the value of the property and the income of the purchasers. Table 3.a shows the amount of household income necessary to qualify for a conventional mortgage amortized over 25 years at an interest rate of 12 1/2%. Interest rates fluctuate with the setting of the Bank Rate of Canada and effect the ability to borrow. For example, if the interest rate rises by a quarter point, the annual income required to qualify for the mortgages shown increases by $600.00.

Because buying a home takes place over a long period of time, it is important to consider the position of homeowners at different stages of their life cycle. The conditions of home purchase have also changed significantly in the past five years. As Table 3.b shows, house prices have increased for all housing types, most notably townhouses. People who purchased a townhouse five years ago have built up significant equity and are in a relatively favourable position to move to a detached home. However, people who want to make a first purchase now have much less ability to buy than they did five years ago. This has been translated into an increased demand for rental units.

3.2 Rental Housing

Rental housing is available through a variety of different "landlords". By far the largest landlord group is privately owned by an individual or business. The Canada Mortgage and Housing Corporation (CMHC) currently estimates there are 35,236 private rental units in the Hamilton area. This does not include illegal suites or buildings with less than three units. There are also 5,164 public housing units managed by the local housing authority. The third group of landlords manage non-profit housing projects, run by private organizations or the local municipal government. There are 4,084 non-profit units in Hamilton. Finally, there are about 1,000 co-operative housing projects which are managed by the residents. Each of these landlords provide rental accommodation through different systems and rents vary considerably. Each is considered in turn in the following section.

TABLE 3.b: HOUSING TYPE* AND YEAR

	Detached Bungalow		Standard Two Storey		Townhouse	
	1985	1990	1985	1990	1985	1990
Purchase Price	$75,000	$148,000	$115,000	$148,000	$44,500	$114,000
Down payment	$18,750	$ 37,000	$ 28,750	$ 37,000	$11,125	$ 29,000
Mortgage payment	$ 600	$ 1,184	$ 920	$ 1,184	$ 354	$ 907
Per cent Increase	-	+97	-	+29	-	+156

Source: Royal LePage Survey of Canadian House Prices, Summer 1985 and Summer 1990.

*Description of Housing types:

Detached bungalow -

A detached, three bedroom, single storey home with 1 1/2 bathrooms and a one car garage. It has a full basement but no recreation room, fireplace or appliances. Using outside dimensions (excluding garage), the total area of the house is 111 sq. metres (1,200 sq. ft.) and it is situated on a full service, 511 sq. metre (5,500 sq. ft.) lot. Depending on the area, the construction style may be brick, wood, aluminum siding or stucco.

Standard two-storey -

A three bedroom, two storey home with a detached garage. It has a full basement but no recreation room. Using the outside dimensions, the total area of the house is 139 sq. metres (1,500 sq. ft.) and it is situated on a fully serviced city sized lot of approximately 325 sq. metres (3,500 sq. ft.) the house may be detached or semi-detached and construction style may be brick, wood, aluminum siding, or stucco.

Standard townhouse -

Either condominium or freehold, the townhouse (rowhouse) has three bedrooms, a living room and dining room (possibly combined) and a kitchen. Also included are 1 1/2 bathrooms, standard broadloom, a one car garage, a full unfinished basement and two appliances. Total inside area is 92 sq. metres (1,000 sq. ft.). Depending on the area, the construction may be brick, wood, aluminium siding or stucco.

Source: Royal LePage Survey of Canadian House Prices, Summer 1990.

a) Private Rental Accommodation

Private rental accommodation is accessed primarily through newspaper ads and rental housing management agencies. Private market rents vary according to the size of the units, its location, amenities and "poshness". CMHC monitors rents of units in buildings of three or more units and publishes this annually. The Housing Help Centre monitors the rents of vacant rental units advertised in the newspaper. The following table illustrates the average rents by unit size from these two surveys.

TABLE 3.c: AVERAGE MONTHLY PRIVATE MARKET RENTAL COSTS, 1990

	CMHC	Housing Help Centre
Furnished Room	-	260
Bachelor	319	400
1 Bedroom	414	500
2 Bedroom	493	675
3 Bedroom	624	850

Sources: - Canada Mortgage and Housing Corporation. Rental Market Report. October 1990, Hamilton CMA. (NHA 6231)
- Rempel, S. Vacant Rental Market Study Update, 1990. Housing Help Centre, Hamilton.

In drafting household budgets, it is advisable to use the Housing Help Centre information for a new household, while the CMHC figures could be used for a household already renting. This is because the Housing Help Centre figures represent available rental units and the CMHC figures describe the conditions for people currently renting. It should also be noted that utility costs are usually not included in rent. These can be estimated by consulting the Utilities Section of this Guide.

b) Municipal Housing Authority

The Municipal Housing Authority manages 5,164 housing units in its own portfolio and administers a further 420 units in private accommodations. Families, seniors and disabled persons are eligible to apply. Rents are based on the Ontario Housing Corporation's rent-geared-to-income scale for social assistance recipients with families expected to pay up to 25% of their gross income for their units. The rent supplement covers the difference between the

actual apartment rent level and what families pay under the rent-geared-to-income schedule.

The Ontario Housing Corporation (OHC), under the auspices of the Municipal Housing Authority, maintains a stock of rent supplement units under contract with private landlords. Applicants may indicate a preference for a rent supplement unit, however, placement takes longer than for regular O.H.C. public housing units operated by the Hamilton-Wentworth Housing Authority.

There are currently over 1800 households waiting for units administered by the Municipal Housing Authority. Units are filled on the basis of need with emergencies and cases of abuse having the highest priority. The supply of rent-geared-to-income units is increasing through an agreement between the Provincial Ministry of Housing and local housing co-ops and non-profit housing projects. The co-ops and non-profit corporations are required to make a proportion of their units available to households on the Housing Authority's list. These are subsidized under the system outlined in the non-profit housing section above.

c) Non-Profit Housing

In the Hamilton-Wentworth Region there were 4,084 Non-Profit units in 1989. The subsidized units are sponsored by the Ministry of Housing under the Community Sponsored Housing Program. All of the units are subsidized to bring the rents in line with the low end of the private rental market.

The waiting list for non-profit housing is stratified according to the amount of subsidy for which a tenant qualifies. Priority is given to emergencies and cases of abuse. There are two categories: deep core and shallow core. A formula is used to set income ceilings for each category by unit size. The formula is set by the Provincial Ministry of Housing. Thus, if a person's annual income is below this ceiling, he/she could be eligible for a subsidized housing unit. The following table illustrates the income ceilings in 1990.

TABLE 3.d: ANNUAL INCOME CEILINGS FOR SUBSIDIZED NON-PROFIT HOUSING UNITS

Unit Size	Deep Core		Shallow Core
	Non-Seniors	Seniors	
1 Bedroom	$12,108	$10,438	$18,000
2 Bedroom	$16,992	$17,323	$22,000
3 Bedroom	$22,236		$30,000
4 Bedroom	$27,312		$31,500

Source: Ministry of Housing. Newsletter. Federal/Provincial and Ontario Non-Profit Housing Programs. Number 90-04. April 10, 1990.

The housing subsidies are used to bring housing costs down. Deep core subsidies ensure the tenants pay no more than 25% of their income on housing. Shallow core tenants pay 25% of their income on housing. Non core tenants pay 25-30% of their income on housing and market rent tenants receive no housing subsidy.

There is a waiting list for subsidized housing units at each of the non-profit housing corporations in the City. The following table illustrates an aggregate listing for these corporations. Applicants on the waiting list can expect to wait between six months and three years before a unit becomes available. People are given priority on the list, though, depending on their needs. For example, victims of family violence are a high priority for housing.

TABLE 3.e: WAITING LISTS BY NON-PROFIT CORPORATION, OCTOBER 1990

Non-Profit Corporation	# on List
Hamilton East Kiwanas (Municipal Non-Profit units are managed by Hamilton East Kiwanis)	1,768
Jubilee Homes	1,250
Victoria Park Homes	1,150

d) Co-operative Housing

Housing co-operatives are member administered housing projects built under the same program as non-profit housing projects. Like the non-profit housing

units, subsidies are available for housing co-operative units. Unlike the non-profits, the members of the co-op set the monthly charges (or rents) and take a direct hand in the management of the co-operative. This may be done through activities ranging from being on the Board of Directors to cutting grass and replacing broken windows. Like homeowners, the co-operative is owned by the members, however they do not accumulate individual equity as a homeowner would.

Some of the units in co-operatives are rented to people waiting for Public Housing.

Many of the housing co-operatives in Hamilton have decided to close their waiting lists. People presently on the lists can expect to wait approximately three years before a unit will become available.

3.3 For Your Budget

If you rent your home, return to Table 3.c, find which type of home you rent, and under the column titled "Housing Help Centre", write down the rent per month listed. Multiply this rent per month times 12 months to give you the yearly cost. For example, if you live in a 1 bedroom apartment, you would pay $500/month x 12 months = $6,000 per year rent.

If you own your own home, write down how much you are paying each month on your mortgage and multiply that times 12 to give your yearly mortgage payments. Add your property taxes to your mortgage total. Add this total housing cost to the page titled "Your Yearly Budget", on the line marked "housing" in section 17.0.

If you are thinking of buying a home and wondering if you can afford one, use the numbers in Table 3.a with the accompanying explanation in the text.

CLOTHING

4.0 CLOTHING

4.1 Standards

Unlike the standards for food, items that are based on scientific nutritional standards, there are no objective standards available by which to identify clothing requirements. Instead, the clothing standards illustrated in the Guide reflect those developed by two clothing committees in Toronto.

The committees' basic objectives in the development of standards for clothing were low cost, durability and consistency with popular clothing trends. In addition, major considerations were made in respect to:

Hygiene requirements - a sufficient supply of clothing must exist so as to maintain personal cleanliness, assuming over half a laundry load per person weekly. (For households with two or more children, this is the equivalent of laundry done twice weekly.)

Growth needs - Sufficient clothing is provided for young children and teenagers to maintain a reasonable fit.

Social acceptability - Clothing requirements are largely socially determined. Therefore, judgements were made with recognition of special clothing needs - such as teenagers, for whom clothing is important socially, and for employed persons. The clothing requirements for employed women assume an office position or other job where uniforms are not required.

4.2 Costs

The clothing budget represents average annual expenditures required to purchase sufficient clothing to maintain an adequate stock of clothing, or costs of replacement items (Table 4.a). The annual replacement rates of clothing and the basic stocks are illustrated in Appendix B for specified age and sex groups and by employment status. The standards and costs for dry cleaning are outlined in Tables B-9 and B-10 of Appendix B. Laundry costs, covering both clothing and household supplies, are included in the Household Operations section of this Guide.

In addition to regular clothing budgets, provisions are made for special clothing and related needs for pregnant mothers and for infants. As costs for maternity clothes and for infants' outfits are non-recurring, they have been

TABLE 4.a: PURCHASING AND SERVICING OF CLOTHES: AVERAGE YEARLY COSTS*

Sex, Age and Employment Status	Yearly Cost
Infant**	
Birth to 5 months	806.89
6 months - 11 months	406.96
Boy	
1 year old	208.41
2 - 3	273.67
4 - 6	274.96
7 - 11	303.11
12 - 14	359.33
15 - 18	420.98
Girl	
1 year old	208.41
2 - 3	273.67
4 - 6	294.75
7 - 11	359.56
12 - 14	514.48
15 - 18	719.64
Man	
Blue Collar	606.95
White collar	651.64
Elderly	446.55
Woman	
Employed	734.90
Homemaker	579.92
Elderly	496.36
Maternity **	315.94

Notes: * Costs are based on Consumer Price Index figures and not on actual unit costs as outlined in the tables found in Appendix B.

** For subsequent pregnancies and infants, only 25% of the respective amounts shown would need to be reallocated.

separately identified. Standards and unit costs for infant needs and maternity clothes are listed in Table B-4 and B-6 of Appendix B.

The average clothing costs shown in Table 4.a were updated, in November 1990, by applying Statistics Canada's Consumer Price Index (C.P.I.) for 1987, 1988 and 1989 to the average clothing costs found in the Guide for Family Budgeting in Hamilton-Wentworth (1986). Thus, these costs are not based on actual store prices.

4.3 Suggestions for Selecting Children's Clothing[1]

Infants' clothing

Select items that are 1) washable
2) easy to put on and take off
3) open the entire length of the garment or which have generous openings for the head
4) not designed with drawstring around the neck (for example nightgowns and bonnets)

Grip fasteners are handy and safe (buttons and tapes come loose, therefore they must be checked carefully).

Children's clothing

a) Colour
- pastels for infants
- bright colours for toddlers

b) Construction
- garments must withstand hard wear and frequent washing
- better made garments are cut more fully
- seams are generous, flat, closely and evenly stitched, overcast
- bar-tucking, taped seams and other re-enforcing details at such points of strain as placket ends, underarm of dresses, pocket corners of trousers, shoulder seams of T-shirts
- buttonholes closely stitched so they won't tear easily with child's rough handling

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1 Social Planning Council Of Metropolitan Toronto, Guide for Family Budgeting, 1984, p. 97-99.

c) Design

- patterned fabrics are practical (wrinkles and soil are less noticeable)
- trimmings should be attractive, comfortable, washable and safe
- simpler styles encourage self-help
- no tight bands around arms, knees, waist or between legs to hinder movements

d) Fabrics

- soft, absorbent, easy to care for, pliable, lightweight, no sizing present
- some of the hardest wearing fabrics for children's clothes are corduroy, chambray, cotton covert, denim, cotton, gabardine and poplin
- denim in the 7 - 8oz. weight is satisfactory but 10 oz. denim is longer wearing and warmer
- corduroys are less expensive than wool for winter skirts and slacks and also require little or no ironing but are not quite as warm
- wool like acrylic fabrics (e.g., orlon, acrylic) are popular in children's clothing and are generally machine washable and can be tumble dried
- blends
  - blends of polyester and wool are also warm and easy to care for
  - blends of polyester and cotton (65% polyester and 35% cotton; 50% polyester and 50% cotton) are the most universally popular and can be found in knits, woven and permanent press fabrics. The polyester provides durability and the cotton adds comfort to the fabric
  - the presence of 20% synthetic fibre will appreciably increase wear and assist in shrinkage control (e.g., 80% cotton and 20% nylon; 80% wool and 20% orlon)
- knits
  - when selecting knits, look for firm, even knit (rounded relaxed loops); avoid thick and thin spots
  - doubleknits perform well without lining, but single knits need some kind of lining or backing to make them as serviceable as doubleknits in action clothes for children. Bonded single knits are stabilized so they retain their shape and size. Unbounded single knits are quite stretchy and light so are commonly used in hosiery and underwear because they conform to body contours.
  - acetate knits are not washable but a blend of 75% acetate and 25% polyester is machine washable and soft to the touch.
- "saniforizing" or similar shrinkage control finishers are a must for washable fabrics. Less than 2% shrinkage is superior, 5% to 10% is acceptable.
- Machine washable wool yarns and fabrics are now available.
- wash and wear fabrics are of three general types:

i) cottons or rayons treated with a special finish to help them resist soiling and wrinkling.

ii) wholly synthetic fibres, e.g., 100% nylon, 100% polyester, 100% acrylic.

iii) blends of cotton and synthetics. Generally speaking, where there is 65% or more of the synthetic fibre present, the fabric will have wash and wear properties and will have good pleat and shape retention in laundering e.g., 65% polyester and 35% cotton.

- care is needed when selecting leather-like fabrics. Some are washable, some dry-cleanable and some are neither.

- fur-like fabrics are lightweight and warm; some are washable and others must be dry cleaned.

e) Growth allowance - Such features allow for growth:

- stretch fabrics
- deep hems in dresses and trouser cuffs
- wide seams to withstand strain and allow for possible alteration
- adjustable shoulder straps on overalls, jumpers and skirts
- high, low or no waistline seams on dresses
- pleats or gathers which can be adjusted
- turn-up adjustable cuffs on sleeves or legs of pants
- two piece outfits or separates which allow for greater length wise body growth than do one piece outfits

f) Self-help features

- front openings where possible, roomy neck openings
- few and easy to use fasteners. Buttons are preferred to hooks and eyes and snaps. Buttons should be round, flat, medium sized, with a grooved edge. Buttonholes in preference to thread loops.
- elastic inserts at waist rather than belts to tie
- belts, if present, should be attached to avoid losing them
- easy to reach pockets of usable size
- identifying mark to distinguish front from back
- flat facing rather than collar; detachable dickeys, collars and bibs

g) Size

Canada Standard Sizes are a reliable guide as they provide uniformity of size according to a child's build not age. Information on Canada Standard Sizes and how to measure for them is available from Consumer Services, 119 King Street West, Hamilton, Ontario, L8P 4T9 416-521-7554.

h) Labels

- should be sewn into the garment and should clearly indicate:
  i) detailed information on fibre content of fabric or garment
  ii) laundering or cleaning instructions (in words or by means of a series of symbols)

4.4 For Your Budget

In order to calculate how much clothing will cost your household for a year, return to Table 4.a and pull out the costs per year for each person in your household. Add these together and this will give you the yearly cost to clothe your household. Take this final number and add it to the page titled "Your Yearly Budget" on the line labelled "clothing" in section 17.0.

TRANSPORTATION

5.0 TRANSPORTATION

This section is divided into two parts. The first part focuses on the costs and standards for public transportation. The second part focuses on the costs and standards of private transportation.

5.1 Public Transportation

For budgeting purposes, public transportation is generally regarded as the least costly means of travel within the Region. Costs are based on the average number of trips required for employment, school attendance, shopping and social and recreational activities of households using the Hamilton Street Railway system (Table 5.a). One taxi fare weekly is allotted to all seniors for a return trip from supermarket shopping. Table 5.b shows the yearly costs of public transportation while Table 5.c shows the standard fares and number of trips certain groups of people are expected to use.

5.2 Private Transportation

In Canada, 80% of families with children and nearly 50% of all householders 65 years of age and over own at least one automobile. Depending on household circumstances, the cost advantage of public over private transportation will not always be obvious. In any given case, judgement must determine whether the car is a matter of necessity or convenience. For budgetary purposes, it is assumed that an automobile may be needed to reach places of work and, given this need, it can be used economically for collective household purposes as it carries four persons as cheaply as one.

While the Guide includes estimates of transportation costs for seniors with a car, in general, car ownership is not considered part of the usual transportation standard for households. For example, a two parent household with two children and one employed adult would need to spend three times more for transportation if it owned a car than if it relied on public transportation.

TABLE 5.a: PUBLIC TRANSPORTATION: SCHEDULE OF FARES FOR FALL 1990

Bus (actual cost as per HSR)

Adult (Pass)	$43.50 per month
Adult (Tickets)	$1.15 per ticket
Adult (Cash fare)	$1.15
Student (Pass)	$30.50 per month
Student (Tickets)	.75 per ticket
Student (Cash fare)	.75
Children over 5 years	.50
Children under 5 years	Free
Seniors (Pass)	$30.50 per month
Seniors (Tickets)	.75 per ticket
Seniors (Cash fare)	.75

Taxis

$2.15 to start and $1.10 per km. thereafter.*
Average fare is approximately $9.60.**

DARTS (Transportation for disabled persons)

Cost is 10 tickets (1 ticket per trip) for $12.00.

Notes: * Actual taxi costs based on Blue Line Taxi Company, Hamilton.

** Average fare cost for a taxi is based on a study conducted by the Richmond Hill and Area Social Planning Council's Basic Living costs in Richmond Hill (January 1980) updated using the Consumer Price Index.

- Students' fare is for persons attending school at any age as long as they have a school student identification card.
- What should be noted here is that no costs for special trips taken outside the city have been estimated. If your household takes a train or bus to visit friends or relatives, takes a summer holiday, etc., these transportation costs should be added to the above list of expenses.

TABLE 5.b: PUBLIC TRANSPORTATION COSTS PER YEAR

Within Hamilton-Wentworth		Cost per year
Adult, employed	bus (pass)	522.00
	bus tickets	736.00
	bus (cash fare)	736.00
	taxi	57.60
Adult, not employed	bus (pass)	522.00
	bus (tickets)	179.40
	bus (cash fare)	179.40
	taxi	57.60
Child, age 5 or less (bus)		free
Child, ages 6 - 11 (bus)		26.00
Child, with school I.D. card ages 12 - 17	bus (pass)	366.00
	bus (tickets)	370.50
	bus (cash fare)	370.50
Senior, person	bus (pass)	366.00
	bus (tickets)	445.50
	bus (cash fare)	445.50
	taxi - food shopping	499.20
	taxi - other	240.00
Senior, couple	bus (pass)	732.00
	bus (tickets)	592.50
	bus (cash fare)	592.50
	taxi - food shopping	499.20
	taxi - other	480.00
Adult, disabled	DARTS	775.20

Notes: - This table is based on actual costs from Hamilton Street Railway.
- Costs in this table do not include trips taken outside the Region of Hamilton-Wentworth.

TABLE 5.c: STANDARD FOR PUBLIC TRANSPORTATION

a) ADULTS

Within Hamilton-Wentworth	Employed	Not Employed
To work	484 fares	--
Other	156 fares	156 fares
Taxi	6 fares	6 fares
Outside Hamilton-Wentworth		
Bus or railway	325 km.	325 km.

b) CHILDREN

Within Hamilton-Wentworth	5 - 11 years old	12 - 17 years old (with student I.D. card)
To school	--	390 fares
Other	52 fares	104 fares
Outside Hamilton-Wentworth		
Bus or railway	325 km.	325 km.

c) SENIORS

Within Hamilton-Wentworth	One Person	Two Persons
Bus	594 fares	790 fares
Taxi - food	52 fares	52 fares
Taxi - other	25 fares	50 fares
Outside Hamilton-Wentworth		
Railway or Bus	1,000 km	2,000 km

d) DISABLED - One Person

DARTS

Within Hamilton-Wentworth	Employed	Not Employed
To work	484 fares	--
Other	162 fares	162 fares

Seniors, however, are allowed car ownership as part of their transportation standard. The labour saving features of car ownership assumes a greater importance for seniors. Some seniors, who live further from fixed public transit routes or who may be experiencing poor health, have additional reasons for requiring an automobile.

The cost of owning and operating an automobile can be a major expense for people. Costs of owning a car include the purchase price, automotive taxes, gasoline, parts, accessories and car insurance. The information below was obtained from the Canadian Automobile Association's 1990 - 1991 Car Costs.[1] The costs are computed on figures available as of June 1, 1990.

This information is designed to help you calculate what it costs to own and operate a car. There are national average figures to follow, or you may use the chart at the end of this section to log your personal expenditures which would give you a precise picture of what you are paying per year to run your car.

The breakdown in Table 5.d is based on the costs to run a

> "1990 Ford Tempo GL four door sedan - 2.3 litre 4 cylinder - equipped with standard and option accessories including automatic transmission, power steering, power disc brakes, AM/FM stereo, rear window defogger, speed control, tilt steering wheel, engine block heater, and heavy-duty battery, driven 24,000 kilometres per year.
>
> All figures reflect average costs of a vehicle operating primarily under stop-and-go driving conditions and costs are weighted by the population of each province in order to establish a nationwide composite average value.
>
> Gasoline costs are based on 54.9 cents per litre. Insurance is predicted on a "commutation" category where the vehicle is driven less than 16 kilometres to or from work and there is no youthful operator".(ibid., p.6)

Variable costs include gas and oil, maintenance, and tires. Fixed costs are insurance, licence, registration, taxes, and depreciation.

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1 The Social Planning and Research Council is grateful to the Canadian Automobile Association, (Hamilton) for their permission to reprint parts of their 1990 - 1991 Car Costs pamphlet.

Based on the standards developed in the Guide for Family Budgeting, 1986 of the Social Planning and Research Council of Hamilton and District, retired seniors would probably not accumulate as many kilometres in a year as an employed adult with children still living at home. Table 5.d notes that the average adult puts 24,000 km on his/her car each year. The 1986 Guide notes that a senior couple may only drive 9,400 km. in a year. Thus, the costs would be much different for this senior household.

5.3 For Your Budget

In order to calculate your household's yearly transportation costs, you need to consider two distinct sources of cost.

a) If you currently own a car, you could use Table 5.d, part c) annual costs, to give you a general idea depending on whether you drive 16,000, 24,000 or 32,000 km. per year. Or you could compute your own car costs, based on the car you currently own, using the worksheet at the end of this chapter.

b) Some people own a car, yet members of the household use public transportation. Decide whether your household members use bus passes or pay cash fare. Then refer to Tables 5.a and 5.b for monthly and yearly costs, respectively.

If you and your household use public transportation, simply add all your appropriate costs for part b) above (Tables 5.a and 5.b). If your household uses only the car, use only the costs calculated from a) above. If your household uses both public and private transportation, add together your costs from a) and b) above. Put these numbers in section 17.0 on your sample budget on the line labelled transportation.

TABLE 5.d: AVERAGE COSTS OF OWNING A CAR

a) Operating costs	Average per kilometre
Fuel and oil	5.71 cents
Maintenance	1.68 cents
Tires	.76 cents
Total	8.15 cents

b) Ownership costs	
$100.00 deductible comprehensive $250.00 deductible collision $500,000 Inclusive third party liability	$ 786.00 (total insurance cost)
Snow tires	$ 61.00
License and registration	$ 84.00
Depreciation	$2,760.00
Finance expense (15.0% interest 20% down payment, four year loan)	$1,025.00
Total annual (or $12.92 per day - rounded from $12.9205)	$4,716.00

- For kilometrage in excess of 24,000 kilometres annually, an additional depreciation allowance of $78.00 per thousand should be added to the ownership costs.

- The gas and oil amount reflects the purchase of no-lead regular grade gasoline based on a combination of 70% self-service and 30% full-service gasoline prices.

- The depreciation factor of $2,760.00 is an average annual figure predicated on car trade in value of the Tempo GL at the end of four years with 96,000 kilometres on the odometer.

- Using the Runzheimer figures above, it is fairly easy to compute annual driving costs, and it can be shown that the amount of driving has a direct relationship to the cost per kilometre of driving. For example, the average motorist drives about 24,000 kilometres a year, which results in the following approximate costs:

c) Example of Annual Costs

i) 24,000 kilometres at 8.15 cents 1,956.00
365 days at $12.92 per day 4,716.00
$6,672.00 (or 27.8 /km)

ii) The same person driving 16,000 kilometres per year would pay:
16,000 kilometres at 8.15 cents 1,304.00
365 days at $12.92 per day 4,716.00
$6,020.00 (or 37.6 /km)

iii) The same person driving 32,000 kilometres a year would pay:
32,000 at 8.15 cents 2,608.00
365 days at $12.92 per day 4,716.00
8,000 kilometres at $78.00 /thousand 624.00
$7,948.00 (or 24.8 /km)

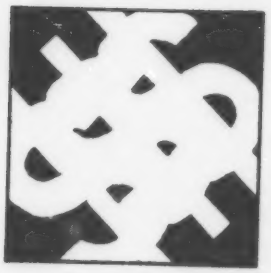
Thus the annual cost of owning this particular car and driving it, for example 24,000 km. per year, would be $6,672.00.

Source: Canadian Automobile Association. 1990-1991 Car Costs, p.7.

Use this space to compute your own annual driving costs.

Fixed costs (ownership)	Yearly totals
Depreciation (divide by number of years of ownership)	_____
Insurance	_____
Taxes	_____
Licence and registration	_____
Finance charge	_____
Total fixed costs	_____
Variable costs (operating)	
Gas and oil per kilometre	_____
Number of kilometres driven	_____
Cost per year (multiply kilometres driven by gas and oil per km.)	_____
Maintenance (use your own figures or Runzheimer figure, in Table 5.d multiplied by kilometre driven)	_____
Tires	_____
Total variable costs	_____
Other costs	
Car wash, repairs, accessories, etc.	_____
Total driving costs per year	_____
Cost per km (divide yearly total by km driven)	_____

UTILITIES AND FUEL



6.0 UTILITIES AND FUEL

Quantities of gas and electricity for cooking, water, heating, lighting and operating household appliances were supplied by Hamilton utility companies. However, it must be stressed that the figures shown represent average consumption levels only, since there is no accurate means available by which to develop quantity standards based on household size. Thus, the quantity standards shown, by household size, and the resulting costs, are intended as general guides. Variations in actual amounts used by individual households can be expected.

6.1 Natural Gas

The cost for natural gas in Table 6.b represents average cost and consumption only. The values are based upon the costs listed in Table 6.a.

TABLE 6.a: NATURAL GAS COSTS BY CONSUMPTION RATES
April 1990

1) 18.5425 cents for the first 1400 m^3 (cubic metres)

2) 15.9357 cents for the next 4600 m^3

3) 15.0119 cents for the next 124,000 m^3

4) 14.229 cents for the next 270,000 m^3

5) 14.0971 cents for all quantities over 400,000 m^3

There is a minimum monthly charge of $7.25.

Source: Union Gas, Hamilton Local Office.

TABLE 6.b: ESTIMATED NATURAL GAS COSTS FOR HOME USAGE

	Number of persons in household 1	2	3	4	5+(for each additional person add:)
a) Cooking only (m^3)	272*	380	488	596	108
Year ($)	50.43	70.46	90.48	110.51	20.02
Water Heating Only (m^3)	340	476	612	748	136
Year ($)	63.04	88.26	113.48	138.69	25.21
Water heater rental (200 gallon tank) Year ($)	45.60	45.60	45.60	45.60	45.60
b) Water and Home Heating					
Heating only (m^3)	612	856	1100	1344	244
Year ($)	113.48	158.72	203.96	249.21	45.24
Water heating and home heating only	4123	4259	5395	4531	136
Year ($)	693.52	715.19	896.22	758.54	25.21

Note: * These are the estimated standard usages in cubic metres from the 1986 Family Budget Guide.

6.2 Home Heating

The home heat standard represents the average cost of heating a home by gas or oil. The standard for oil represents the average cost of heating: a) an older house, 1000 sq. ft. using 3,182 to 3,637 litres of oil; and b) a new free standing bungalow, 1,000 sq. ft., using 4,091 to 4,546 litres of oil. The allocation of 3,650 litres of oil is equivalent to 3,783 m^3 (cubic metres) of natural gas. The figures for home heating oil are based on a cost of $ 0.42 a litre, while the figures for natural gas are based on the costs illustrated in Tables 6.a and 6.b. Table 6.c shows the costs to heat a standard home with oil and gas.

TABLE 6.c: ESTIMATED HOME HEATING COSTS

Oil	$1565.85 per year
Gas	$743.92 per year

6.3 Water

In Hamilton-Wentworth, some homes pay their water bill according to their water meter (by consumption) while unmetered homes pay according to the assessed value of the home. Table 6.d represents average cost calculations for both metered and unmetered homes and applies generally to a six room house with one basin, one bath, one toilet, one kitchen sink and one pair of laundry tubs; using a standard of 152.4 m^3 (cubic metres) every 3 months. Current prices are included in Table 6.d.

TABLE 6.d: ESTIMATED COST OF WATER

- $5.74 for the first 14 m^3 (cubic metres)
- $0.2665 for every cubic metre thereafter
- 115% sewage charge per filling period
- If the standard is 152.4 m^3, then the expected cost would be $468.97 per year (for the house described above).

6.4 Electricity

Costs of electrical energy can vary greatly from household to household depending again upon such factors as household size, consumption and personal preferences. The estimates shown in Table 6.a represent averages and distinguish between households with rented and with owned water heaters.

Current prices are:

1) 9.79 cents for the first 500 kW.h every 2 months
2) 5.64 cents for all additional kilowatt hours (kW.h) every 2 months

TABLE 6.e: ESTIMATED ELECTRICITY COSTS

	Number of persons in households				5+ (for each additional person add):
	1	2	3	4	
Baseload* (kW.h)	3000	3500	4000	4500	500
Year ($)	240.15	262.89	295.62	329.46	48.95
Baseload and Cooking (kW.h)	3600	4400	5200	6000	800
Year ($)	268.54	322.69	376.83	430.98	65.87
Baseload, Cooking Water heating (Customer owned)	8800	9600	10400	11200	--
Year ($)	620.48	674.62	728.77	782.91	--
Baseload, Cooking Water Heating Rental** (200 gallon tank)	8800	9600	10400	11200	--
Year ($)	627.60	681.72	742.68	790.08	--

Notes: * Costs for lighting and operating household appliances, - radio, television, iron and other small appliances. Electrical costs assume that baseload will be consumed first.

** Water Heating rental is based on a 200 gallon tank rental at a base cost of $386.10/year. There are variations based on the square footage of the home.

6.5 For Your Budget

There is no line for utilities and fuel in "Your Yearly Budget" in section 17.0 because this section is highly dependent on whether you own or rent.

Some people who rent their accommodation, have their utilities and fuel included in their monthly rent. Do you? If so, skip this section. Other people pay a flat rate outside of their rent. If you pay utilities and fuel separately, write down how much you pay and for how many months. Multiply this by the number of additional payments you make in a year and add this cost to "Your Yearly Budget" in section 17.0 (create your own line).

Other people who own their accommodation should consider using Tables 6.b (estimated natural gas costs), 6.c (estimated home heating costs), 6.d (estimated cost of water), and 6.e (estimated costs for electricity) depending on what sources your home uses. Once again, total these costs and add this number to "Your Yearly Budget" in section 17.0 (create your own line).

HOME FURNISHINGS AND EQUIPMENT

7.0 HOMEFURNISHINGS AND EQUIPMENT

Homefurnishings, like clothing, is an area of spending for which no objective standards exist. Yet, comfortable homefurnishings can make an important contribution to people's well-being.

The standard for homefurnishings and equipment was developed through three sources: studies of household expenditures and possessions, examination of other budget standards and the inclusion of reasonable household requirements (refer to 1986 Guide). Governing factors in the selection of items to be priced were modest cost and durability.

The budget for homefurnishings and equipment assumes gradual replacement of items over the years, or depreciation over the expected period of use. Thus, average costs shown do not necessarily represent actual expenditures per year, but rather, budget allocation - or savings - required to maintain basic inventories of furnishings and equipment.

Many households today purchase major homefurnishings on instalment plans, or through some other form of credit. The costs shown represent annual allocations for each purchase of all items. With the use of credit, costs would be considerably higher.

The budget includes cost for livingroom and bedroom furniture, chests for storage of personal belongings, household linens in sufficient quantity to permit regular changes and kitchen equipment and appliances. The cost of a refrigerator and stove is assumed to be included in rent. Homefurnishings having the prime function of recreation (e.g., radio and television) have been included in the Recreation Section.

The costs of maintaining an adequate inventory of homefurnishings and equipment are shown in Table 7.a by household size. The standards for replacement are listed in Appendix C. This appendix shows annual replacement rates, required to maintain adequate inventories of homefurnishings and equipment for households of specified sizes and types. The replacement rates

TABLE 7.a: AVERAGE COST OF HOMEFURNISHINGS AND EQUIPMENT

Household Size	Adults	Children	Replacement costs per year ($)*
1	1	0	673.63
2	2	0	748.39
2	1	1	787.84
3	2	1	862.55
3	1	2	899.16
4	2	2	973.95
4	1	3	968.86
5	2	3	1044.44
6	2	4	1115.10
7	2	5	1188.08
8	2	6	1219.68

Size	Senior Adults	
1	1	644.77
2	2	837.38

Note: * Based on Consumer Price Index increases not the actual cost.

shown reflect the expected durability of various articles. Thus, an item lasting five years is shown as 1/5.

7.1 For Your Budget

Table 7.a summarizes the costs, depending on household size and composition. Decide how many adults and children live in your household and then move across to the column of replacement costs and pull out the appropriate cost. Add this number to "Your Yearly Budget" in section 17.0.

HOUSEHOLD OPERATION

8.0 HOUSEHOLD OPERATION

Amounts required for all items used for household operation were developed in Toronto through the analysis of budget standards. Studies concerned with household consumption and expenditure were also consulted in determining appropriate quantity requirements.

All households have been allocated a washer and a dryer in the homefurnishings section since they are less costly than launderette services. Table 8.a illustrates average household operation costs for household size one to ten.

TABLE 8.a: AVERAGE HOUSEHOLD OPERATION COSTS

Household size	Costs per year*
1 person	170.75
2 persons	307.19
3 persons	371.34
4 persons	455.68
5 persons	481.06
6 persons	524.00
7 persons	574.80
8 persons	625.60
9 persons	676.29
10 persons	727.08

Note: * Costs based on Consumer Price Index increases not actual costs.

Appendix D contains a list of all the items and their required quantities for the variety of household sizes.

8.1 For Your Budget

Simply refer to Table 8.a and pull out the cost per year for your household size and add this number to "Your Yearly Budget" in section 17.0.

HEALTH CARE

9.0 HEALTH CARE

Personal expenditures for health care form a basic part of any household budget. However, the development of a typical budget reflecting the needs of all households is difficult to develop as health care expenditures are directly related to the need for health care over which people have limited control. Some households require a great deal of medical or dental care; others require little in any given period of time. Table 9.a provides average cost estimates for both seniors and other households.

TABLE 9.a: AVERAGE HEALTH CARE COSTS (BASED ON PREMIUMS)

	People under 65 years costs per year	Seniors costs per year
Prescription drugs		
Individual	185.95	--
Household of two or more	352.34	--
Dental (Basic Plan)		
Individual	304.08	--
Household	747.00	--
Eye care and glasses		
Individual	--	50.78
Couple	--	101.58
Semi-Private Hospital Room Insurance		
Person under 44 years	115.97	--
Person over 65 years	--	631.20
Other health care needs		
Individual	35.80	--
Household of two	71.61	--
Household of three or more	89.52	--

Notes:

- Costs on this table (except for dental) have been updated using Statistics Canada's Consumer Price Index for 1987, 1988, 1989 and 1990.
- The dental costs were taken from Dental Plan 11 from Green Shield (Brian McMath, 1990). It is a group plan limited to groups of employees that number between 10 and 25 subscribers. Groups in excess of 25 subscribers would be subject to lower rates. The amount cited in the Table is the premium payable each year and it does not include coverage for periodontic or endodontic services.
- Other health care needs include eye care and glasses for the column of people under 65 years.

9.1 O.H.I.P

O.H.I.P. is the Ontario Health Insurance Plan and in 1990 the rules governing the O.H.I.P. insurance coverage changed. Previously, each resident of Ontario was responsible for paying their own premiums. Now all residents of Ontario do not pay their own premiums and everyone is covered by the plan. If you are employed, the charge for coverage is now covered by the Employer Health Tax.

9.2 Prescription drugs

Households under 65 years:

Cost for prescription drug coverage services were developed using differences in premiums between Extended Health Care Programme plans with and without prescription plan allowances. Individual plans are subject to periodic enrolments. Group plan premiums are less expensive depending upon the number of persons involved.

For many individuals and families, the additional yearly cost for prescription coverage may not warrant a prescription plan, and, therefore, some may prefer to purchase prescription drugs themselves, as required, from their local pharmacy. The health and financial status of the individual household may be a factor in deciding whether to purchase insurance or pay prescription costs out-of-pocket.

Seniors:

As of August 1, 1975 all persons 65 years of age and over who receive Old Age Security, or who have lived in Ontario for the past twelve months as Canadian citizens or as landed immigrants, are eligible to receive free prescription drugs. In addition, individuals under the age of 65 receiving Family Benefit Assistance, General Welfare Assistance, Extended Health Care Benefits, Home Care Benefits or who are residents of Homes for Special Care are also eligible to receive free prescription drugs. This applies to all drugs prescribed by a physician or dentist, that are included among the

over 1,500 drugs listed in Ontario's Drug Benefit Formulary, and are prescribed by a participating dispensary.[1]

9.3 Dental Care

Costs for dental care cited in Table 9.a are based on Green Shield's "Dental Plan 11". This plan is only available to groups of 10 to 25 employees. It includes examinations, x-rays, fillings, extractions, denture repairs and other basic services.

9.4 Eye Care and Glasses

The allocation of glasses for seniors is based on a study of 26,000 Ontario residents 65 years of age and over. Of the 26,000 individuals participating in the study, 18,460 (71.0%) required glasses. An estimated average expenditure, based on this data, is allocated to the budget in Table 9.a for seniors.[2] The allocation for glasses for families is included in the sub-section "Other Health Care Needs" of Table 9.a.

9.5 Semi-Private Hospital Room Insurance

The costs for semi-private hospital room insurance are based upon Blue Cross' hospital insurance premium rates for a semi-private room. Rates are as follows:

age 44 and under	$ 9.10 per month
age 45 - 54	$11.20 per month
age 55 - 64	$19.50 per month
age 65 and over	$52.60 per month

In some hospitals, private rooms are assigned to persons with semi-private insurance at no extra cost. This greater privacy reduces noise and other distractions that could adversely affect older individuals' recovery after surgery or during serious illness.

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1 Ministry of Health. Drug Benefit Formulary, No.20, p.vi.

2 Social Planning Council of Metro Toronto, Guide for Family Budgeting, 1984, p.105.

9.6 Other Health Care Needs

For households, this category includes costs for glasses, private nursing services and appliances.

9.7 Medicine Chest Supplies

Home medical supplies are required by all households. The standard for medicine chest supplies, developed in consultation with health agencies, represents basic necessities for emergencies and for treatment of minor ills. These standard items can be found in Appendix G. Average annual costs for these basics are illustrated in the Table 9.b.

TABLE 9.b: AVERAGE MEDICINE CHEST SUPPLY COSTS

Household Size	Cost per year
1 - 2 persons	$ 46.52
3 - 5 persons	$ 90.15
6 or more persons	$149.76

Note: Based on CPI increases since 1986

9.8 For Your Budget

In order to calculate your yearly costs for health care, refer to Table 9.a and pull out the costs that are relevant to your household composition. Add these together. Then add the costs shown in Table 9.b (depending on the size of your household). Add this total cost to "Your Yearly Budget" in section 17.0 on the line marked health care.

PERSONAL CARE

10.0 PERSONAL CARE

The importance of personal care and physical hygiene for a person's self image, health, social relations and employment scarcely needs stressing.

The costs for brand name items for personal care are shown according to age, sex and employment status and are based upon studies of current practices and expenditures in Table 10.a. An extra 15% for all males and females under 65, and 25 percent for women over 65 have been included to cover "miscellaneous" items, allowing for variation in individual needs and expenditures. Refer to Appendix E for the detailed breakdown of the quantity and cost for items.

TABLE 10.a: STANDARD PERSONAL CARE NEED COSTS

Age, Sex, Activity Level	Cost per year**
Child	
Infant*	40.43
2 - 5 years	80.88
6 - 11 years	84.58
Boy	
12 - 15 years	128.24
16 - 18 years	176.94
Girl	
12 - 15 years	176.98
16 - 18 years	264.05
Man	
Employed 19 - 64	287.25
Senior 65+	258.80
Woman	
Employed 19 - 64	287.25
Homemaker 19 - 64	264.20
Senior 65+	409.33

Notes: * Infants are allocated one-half the cost of a child age 2 - 5 years.
** Costs are based on Consumer Price Index increases, not actual costs.

10.1 For Your Budget

To calculate your yearly household personal care costs, add all the costs in the right hand column together depending on the age of children and adults. Take this total cost and add it to "Your Yearly Budget" in section 17.0.

RECREATION

11.0 RECREATION

Among all categories of household expenditure, the largest increases in recent years have been for recreation. It is this area of spending that household and individual practices tend to be the most unique. Clearly, no one standard of activities can reflect the diversity of preferences and practices.

The household budgets illustrated in the Guide outline recreation standards and costs for both the household as a unit and for individuals in terms of age, sex and preferences. These figures are based on expenditure data, ownership patterns and participation rates in leisure activities by households.[1]

11.1 Households

The costs for households listed in Table 11.a summarizes a set of goods and services required by all households, regardless of size or composition. The tables include such home entertainment items as a colour television, a portable AM/FM radio, a stereo record player, a camera, and the annual cost of a newspaper subscription. These costs are included under those of only one household adult. Appendix F contains this list.

The reading budget provides adult household members with the annual cost of a magazine and a few paperback books. It is assumed that the bulk of household reading materials may be readily acquired through public libraries.

The budget for adult recreation allows for the purchase of records, photographic supplies, services and repair costs, movie and other forms of entertainment and activities (including hobbies, crafts, sports equipment and education). In addition, a portion of the recreation budget is allocated to account for spending on gifts and contributions.

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1 All budgets include the cost for a one week rental of a housekeeping cottage. Vacation travel costs are not listed in the Transportation Section but vacation food costs are included in the Food Section.

TABLE 11.a: AVERAGE RECREATION, READING, GIFTS AND CONTRIBUTION COSTS PER YEAR

HOUSEHOLD	COST PER YEAR*
1 person (adult)	1,349.27
2 persons (adult)**	1,937.81
One Person (Seniors)	1,842.22
Two Persons (Seniors)	2,663.84
CHILDREN	
1 - 6 years old	130.14
7 - 11	369.10
12 - 14	438.25
15 - 18	505.73

Notes: * Based on Consumer Price Index increase, not actual costs
** Add $588.54 per year for each additional adult in the household beyond two.

Standards and costs for communication include the basic monthly charge for a telephone, an allowance for long distance calls, plus nominal amounts for postage, writing materials and greeting cards. Table 11.b shows the total communication costs per year while Table 11.c shows the individual costs of the major items for each year.

The standards and costs for children are shown by age and include the purchase of a limited number of magazines and paperbacks. The recreation budget for children includes records, movie and other forms of entertainment admissions, memberships, toys, games, sports equipment and other recreational activities (including hobbies, crafts and lessons). Communication costs for children are included as part of the budget allocations for gifts and contributions. Appendix F contains a detailed breakdown of the standard quantities for children while Table 11.a shows the actual costs.

TABLE 11.b: AVERAGE COMMUNICATION COSTS PER YEAR

Household	Cost per year
1 person	265.73
2 persons	382.53 (for each additional adult add $116.80)
Seniors	
1 person	277.12
2 persons	338.69

Children
Communication costs for children are included under Recreation, Reading, Gifts and Contributions as a percentage of miscellaneous costs. Refer to Appendix F.

TABLE 11.c: COMMUNICATION: ANNUAL ITEMIZED COSTS*

	Household		Seniors		Unit Cost*
	1 person	2 Persons	1 person	2 persons	
Residential telephone basic monthly charges @ $11.82 incl. tax	141.84	--	137.40	137.40	11.82
Long distance charges as % of basic monthly rate	21.27	14.18	21.27	21.27	--
Postage (including letters, parcel express, telegrams)	58.50	58.50	68.40	91.20	0.39
Writing materials as a % of postage	8.77	8.77	10.26	13.68	--
Greeting cards	35.35	35.35	35.35	70.70	1.47
Totals	265.73	116.80 (additional)	277.12	338.69	

Note: * Based on actual numbers received from Bell Canada. Appendix F contains an outline of the quantity standards that were used to calculate the above costs.

11.2 Seniors

The standards and costs for seniors are parallel to those of households with some minor adjustments in replacement rates. In the budget for seniors, provisions are made for both one and two person households.

The reading budget accounts for one or two magazine subscriptions, dependent on household size, and a higher allocation for paperback books. The public library is once again assumed to satisfy the bulk of household reading requirements.

Standards for seniors' recreation budgets differ from those found in other household budgets as there is a lower amount for phonograph records, an increased standard for movie and other forms of entertainment admissions and a fifty percent increase in the allocation of membership dues. Aside from these differences, the two recreation budgets are quite similar.

In addition, seniors recreation budgets account for one-third of the costs of a nine day escorted charter bus tour. This includes the cost of hotels, sight-seeing, some admissions, taxes and a limited number of meals. Other meals are included in the Food Section.

Standards and costs for communication are also similar to those of other households, except for a slightly higher postage allowance.

11.3 Alcoholic Beverages

Alcoholic beverages are included in the Guide because of their general use by persons of all income brackets and age levels. The established use of alcoholic beverages should be recognized in a household budget to allocate a quantity and cost for festive occasions, family events, holidays and visitors.[2] Standards for both households and seniors based on consumer spending studies are

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2 A Handbook for the Use of Consumption Statistics, written by R.A. Simpson (Toronto: Addiction Research Foundation, 1981) provides background information on quantities of alcohol which cause disruption in people's lives.

illustrated in Table 11.d along with their unit costs. Average costs by household size are shown in Table 11.e.

TABLE 11.d: ANNUAL ALCOHOLIC BEVERAGE QUANTITY STANDARDS

	Households		Seniors		Unit Cost*
	One Person	Two Persons	One Person	Two Persons	
Beer - Case of 24, 341 ml bottles	8	16	4	8	23.45
Liquor - 750 ml bottles	7	14	4	8	19.85
Wine (domestic) 750 ml bottle	7	14	7	14	5.96
Away from home as a percent of above alcoholic beverages	- 20% -		- 20% -		

Note: * Costs are based on actual costs from Ontario Liquor Stores and Ontario Brewers Retail Stores, November 1990.

TABLE 11.e: AVERAGE ALCOHOLIC BEVERAGE COSTS

	At home per year	Away from home per year
Households		
1 person	368.27	73.65
2 persons	736.54	147.30
Seniors		
1 person	214.92	42.98
2 persons	429.84	85.97

Note: These costs are based on the quantities outlined in Table 11.d.

11.4 Tobacco Products

The method used to establish budgets for alcoholic beverages was also employed with cigarette and tobacco products. The standards and costs per item are shown in Tables 11.f and 11.g.

TABLE 11.f: ANNUAL TOBACCO PRODUCT QUANTITY STANDARDS

	Households		Seniors		
	One Person	Two Persons	One Person	Two Persons	Unit Cost*
Cigarettes (packs of 20)	125	250	100	200	3.63
Other items as a percentage of cigarettes	- 10% -		- 25% -		

Note: * This cost is based on the actual cost from Statistics Canada, April 1990, individual item costs for Hamilton-Wentworth.

TABLE 11.g: AVERAGE TOBACCO PRODUCT COSTS

Households	Cost Per Year*
1 person	499.13
2 persons	998.25
Seniors	
1 person	453.75
2 persons	907.50

Note: * This cost is based on the quantity standards and unit cost listed in Table 11.f.

11.5 For Your Budget

In order to calculate your yearly costs for recreation, you should do a number of things with this section.

- first, using Table 11.a, pull out the appropriate costs for adults and children living in your household and add them together.
- second, using Table 11.b, add the appropriate costs for communication per year to the number you just calculated.
- third, if your household consumes alcoholic beverages, add the costs from Table 11.e (depending on your household size).
- fourth, if anyone in your household smokes, add the cost of tobacco products found in Table 11.g.
- fifth, take the total cost which you arrived at from the above steps and place it in "Your Yearly Budget" in section 17.0.

CHILD CARE

12.0 CHILD CARE

The original Guide for Family Budgeting, developed by the Social Planning Council of Metropolitan Toronto in 1972, made only small mention of the need for, and costs of, child care. More systematic consideration of child care needs came with the increase in female labour force participation and the rise in the number of single parent families that occurred in the 1970's.

12.1 Female Labour Force Participation

Since the early 1970's, an increasing number of women with preschool-aged children have either entered or re-entered the active workforce. A number of factors may be precipitating this movement, for example: continuing economic recession, pay equity legislation, better access to training and education, and an expanded labour market, to name but a few.

According to Statistics Canada, between 1975 and 1989, the labour force participation rates for women with children have increased between 20 - 25%, as measured across all age groups where the youngest child was considered. In 1989, the average participation rate for women was 63.1%. Recent Ontario Coalition for Better Child Care Statistics also show that a majority of these women working outside the home, have been using alternative child care arrangements as there is only licensed care available for 8.5% of Ontario children[1].

The need for greater expansion in the provision of licensed child care is clearly evident in these figures.

12.2 Single Parent Families

Single parents working outside the home require care for their children while they are at work. Adequate child care provides not only service for the

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1 Ontario Coalition for Better Child Care (1990). Child Care Challenge - Organizing in Ontario.

parent but can also aid in a child's physical, psychological and social development.

The lack of a second adult to share responsibilities in household maintenance and operation creates special requirements for the single parent household. Routine tasks, such as banking and shopping, can become complicated by the presence of children. Emergencies, due to accidents or sudden illness by household members may require the undivided attention of the parent. Moreover, the single parent may need child care to enable participation in occasional adult recreation or educational activities. The Child Care budget standards for single parent families are illustrated in Table 12.a. This table includes both formal and informal child care requirements. For example, formal child care would be provided through licensed day nurseries and private home care for parents at work whereas, informal child care would be provided for shopping, emergencies and social activities through babysitters.

12.3 Standards and Costs

Standards for child care hours have been developed using estimates provided by local area child care providers and are shown in Table 12.a. The costs for child care found in Table 12.b represent typical expenditures required to purchase the needed child care services. Standards have been designed to reflect needs by age of the child and labour force participation of the parent or parents. The primary objective of the standards is to ensure provision of adequately supervised child care, for children under 12 years of age (as required by legislation), for those occasions when the parent or parents are unable to provide care. Table 12.b is divided into formal, licensed child care and informal child care arrangements.

12.4 Types of Child Care Centres

There are many different types of child care centres in Ontario. The Ontario Advisory Council on Women's Issues published a booklet entitled Child Care Choices 1990 in which these types of child care are described. These include co-operatives, employer-supported, non-profit, government sponsored,

TABLE 12.a: CHILD CARE STANDARD (HOURS PER YEAR)

Activity	Both Parents or a Single Parent working outside the home		One Parent or a Single Parent working inside the home	
	Pre-School Age Child	Child in Grades 1 - 6	Pre-School Age Child	Child in Grades 1 - 6
a) Formal Child Care (licensed)				
Full Day Care	40-45 hrs. weekly for 50 weeks	--	--	--
Half Day Care	20-25 hrs. weekly for 50 weeks	--	--	--
Before/ After School Care	--	a) 10-15 hrs. weekly for 43 weeks b) 171 hrs. per year for 10 school holidays & 9 professional development days c) 40-45 hrs for 7 weeks summer vacation	--	--
b) Babysitting (Informal Child Care)				
Shopping etc.	3 hrs. weekly for 50 weeks	3 hrs. weekly for 50 weeks	3 hrs. weekly for 50 weeks	3 hrs. weekly for 9 weeks
Emergencies	1/2 hr. weekly for 50 weeks	1/2 hr. weekly for 50 weeks	1/2 hr. weekly for 50 weeks	1/2 hr. weekly for 50 weeks
Social	2 hrs. weekly for 50 weeks	2 hrs. weekly for 50 weeks	2 hrs. weekly for 50 weeks	2 hrs. weekly for 50 weeks
Total child care per year	2275-2525 hrs/year	1156-1406 hrs/year	275 hrs/year	152 hrs/year

Note: Child care for parents with paid employment is usually provided through formal licensed day care centres or in-home whereas informal care would be provided for shopping, emergencies and social activities through babysitters arranged by the parent(s) on their own.

TABLE 12.b: APPROXIMATE, AVERAGE CHILD CARE COSTS BY TYPE OF CARE

a) Formal Licensed Child Care	Average cost per day
Full-time infant care (under 18 months)[1]	$30.00 per day
Full-time regular care (18 months to 2 1/2 years)	$25.00 per day
Full-time regular care (2 1/2 to 5 years)	$19.00 per day
Before/After School Care (e.g., YMCA First Base Program)[2]	
- Full Time (5 Days/Wk.) Including P.A. Days	$4.09 per day (a.m.) $7.18 per day (p.m.)
- Part Time (1-5 Days/Wk.)	$5.00 per day (a.m.) $8.00 per day (p.m.) $11.00 per day (a.m./p.m.)
Full Day P.A. (Professional Dev. Days)	$22.00 per day
b) Informal Child Care Arrangements	
Day Camps (summer)[3]	$18.00 per day (regular camp) $20.00 per day (ages 3-5 yrs.)
Summer Extended Camp Care[3]	$3.00 + Camp Fees/Day
Private Sitter in Parent's Home or Sitter's Home	$5.40 per hour (Minimum Wage)

Notes:
1 Actual, average cost from Regional Social Services Department of Hamilton-Wentworth
2 Actual cost based on YMCA figures
3 Actual cost based on YMCA figures, as but one example

private centres and chain centres. The following information was copied, with permission from Child Care Choices 1990.

Co-operative centres are non-profit and usually controlled exclusively by parents who hire staff to work with the children according to parental guidelines.

Employer-Supported centres are those located in a parent's workplace. They offer an opportunity for parents and children to visit with each other during the work day. Transportation problems are minimized because parent and child travel together. This type of centre is certainly one of the most promising and potentially humane solutions to problems associated with parenting and working.

Non-Profit and Government-Sponsored centres are often primarily designed to meet the needs of low income and single parent families. They rely heavily on public funding and private donations and are usually controlled by community or agency boards. These boards offer some degree of parent participation.

Private (commercial) centres are a business venture, often owned and operated by the same persons. Usually, parents are not included in any decisions made and there is no parent board. You may want to enquire if there is a mechanism is place to allow for accountability.

Many small commercial centres are run and staffed by just as many trained and caring people as their non-profit counterparts. You should ensure, however, that these centres are not allowing the profit motive to interfere with good quality.

Subsidized Private Home Child Care is usually available to very low income users and is government subsidized. It refers to an organized network of government or agency selected child care homes. Usually, early childhood educators or social workers select providers and match them with households who need child care. In Ontario, there are private home child care licensing procedures included in the Day Nurseries Act.

In general, child care centres are facilities where children are grouped, usually by age, and cared for together. Regulated by the Day Nurseries Act, these centres are licensed and supervised accordingly. Good child care centres offer specially planned programs administered and staffed by people who are trained to work with young children.

12.5 Licensed Private Home Day Care

This type of child care offers parents a choice of having their children cared for in a safe, nurturing home environment. In Ontario, the government licenses private home day care agencies which guarantees that all providers are assessed, trained, equipped and supported by a Home Visitor. This service provides more flexible care in rural areas, native reserves, shift and extended hour workers, emergency and temporary care. Licensed private home day care is available for households paying full fee and those requiring subsidy.

12.6 Day Care Subsidy in Hamilton-Wentworth

Day Care Subsidy is financial assistance for families requiring Day Care, Nursery School or Private Home Day Care for children aged 3 weeks to 10 years. An applicant can obtain Day Care Subsidy if he/she meets the following two criteria: actual need and financial eligibility. These criteria are set out in the Day Nurseries Act. A client may receive full or partial subsidy. If the applicant receives partial subsidy, the applicant only pays part of the day care costs. To determine if an applicant is eligible for financial assistance, a Subsidy Worker will interview the applicant to determine the person's total monthly net income, expenses and assets.

Actual need is determined by one of the following criteria:

* Parent(s) working full-time or part-time, depending on the number of hours
* Parent(s) attending school or a retraining program
* Parent(s) looking for work (one month only)
* Approved Referral

Approved referral or therapeutic referral is a referral made by a Family Physician, Paediatrician, Public Health Nurse, Social Worker or any other appropriate professional. To obtain a Therapeutic Referral, the applicant may contact his/her Physician, Paediatrician, or any Social Service or Health Agency for such a referral. One or more of the following may constitute the need for Therapeutic Day Care:

* Child management difficulties
* Parental relief
* A child who may have delayed development
* A child who has a developmental or physical handicap
* A child who is at risk
* A major family crisis
* A parent who needs to improve parental skills

Subsidized care for children is purchased by the Region from licensed Day Care Centres or Private Home Day Care Providers who provide care for young children. The Region enters into a "Purchase of Service" contract with these licensed Centres and pays a set rate per day for each eligible subsidized child for the care they receive. The parent(s) may visit several Day Care Centres in the area where he/she lives.

The STEP Program (Support to Employment Program) is a program designed to make it easier for a parent or parents to be part of the work force and to make it possible for the participant to earn more money and not lose Family Benefits Allowance (FBA). This program is available in Hamilton-Wentworth through the Regional Municipality of Hamilton-Wentworth, Social Services Department (546-4858).

12.7 For Your Budget

If you do not have children, you do not complete this section.

If you do have children, refer to Tables 12.a and 12.b. You should use Table 12.a to help you decide how many child care hours you need (or use) per year and then use Table 12.b to calculate the actual cost. Note that different types of child care (e.g., formal and informal) require different costs. Once you have a total cost, add it to "Your Yearly Budget" in section 17.0.

SPECIAL SCHOOL NEEDS

13.0 SPECIAL SCHOOL NEEDS

Expenses incidental to schooling, such as books and supplies, physical education supplies/equipment and other fees for group activities, vary between schools and from course to course. In the public system, only Grade 13 students are required to purchase their own text books. In elementary school, the Boards of Education provide all necessary classroom supplies a student requires including pencils, pens, erasers and paper. A child may, however, need some additional items that are not supplied by the Boards of Education, such as ball point pens, pencils, both lead and coloured, special paper for projects and a pencil case. At the senior elementary and secondary levels, physical education supplies/equipment are required and student activity fees become a social if not official requirement. A secondary school student must also supply his/her own notebooks and paper. Students wishing to participate in some team sports may find it necessary to purchase specialized shoes and equipment.

Day trips have become a formal part of studies. For elementary students, the Board of Education provides buses. At the secondary level, buses may have to be rented and the students charged a fee. Car fare for field trips in the city is often a shared expense with elementary pupils raising half of the cost through such events as car washes and special event days.

It should be noted that many expenditures that appear to be discretionary are, in fact, not so. The young person who is unable to participate in an activity with his/her peers may feel deprived. In many activities, participation is an important socializing element.

If a student proceeds to post secondary education, he/she can receive financial assistance in the form of grants, loans, bursaries and scholarships. Nevertheless, there may be a considerable burden for text books and tuition. It is very difficult, therefore, to estimate these costs. After the age of 16, there is a different type of cost to be considered; opportunity cost or foregone earnings. Students under the age of 18 are able to earn $4.55 an hour (minimum wage) or more, while students 18 years of age and over are able to earn $5.40 an hour (minimum wage) or more. These figures do not represent direct costs,

TABLE 13.a: ESTIMATED AVERAGE COSTS OF SPECIAL SCHOOL NEEDS

Grade	Total Costs Yearly	Classroom Cost			Outside Classroom Cost				
		Gym Needs[1]	Books	Supplies	Field Trips	Dances Games[5]	Lock	Athletic Card	Insurance
1 - 6	61.34	37.18	--	11.26[3]	3.00	2.40 4x.60	--	--	7.50
7 - 8	111.03	86.87	--	11.26	3.00	2.40 4x.60	--	--	7.50
9 - 12	187.72	86.87	--	47.95	15.00[4]	20.00 4x5.00	4.40	6.00	7.50
13	363.44	86.87	175.72[2]	47.95	15.00	20.00 4x5.00	4.40	6.00	7.50

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1 For grades 1 - 6, gym (athletic) needs are based on a pair of running shoes. For grades 7 - 13 the figures are based on the costs of running shoes, tube socks, shorts and a T-shirt.

2 Costs of books for a grade 13 student can vary depending on courses selected and the number of books required. A range of $108.00 to $216.00 can be expected.

3 Supply costs are the costs of those items not provided by the Board of Education.

4 Field trip costs can very depending on the number of trips, bus fare and admission cost. Costs ranging from $11.75 to $118.00 can be expected. Events could include a 1/2 day conservation park trip as well as a full weekend trip to a science fair requiring motel rooms.

5 Based on the cost of four events per year; Grades 1 - 8 at $0.60 per event. For grades 9 - 13 $5.00 per event (dance or game).

Note:- Books and athletic clothing costs are based on Consumer Price Index increases.
- The Board of Education recommends maximum insurance coverage against injury or loss of limb both in and away from school. Costs for one student per household is $7.50; for two students in one household the cost is $15.00 and for three or more students in a household the cost is $20.75.

however, and should be regarded as elements in estimating an adequate budget, particularly for low income households.

While the Guide illustrates yearly costs, many of these costs are incurred in September. Also, when there is a need, teachers and other school officials can often find funds to assist a student who cannot pay, enabling him/her the opportunity to take a course or participate in activities.

Daily school transportation costs for students, Grades 7 and up are shown in the Transportation section. School lunches will often be optional and are not included in the total school costs shown.

13.1 For Your Budget

If you do not have children, you will not complete this section.

If you have children, simply refer to the "total yearly costs" column of Table 13.a to find the costs for each child depending on their grades. Read the notes under the table to ensure you will not miss additional or reduced costs. Take this total number and add it to "Your Yearly Budget".

INSURANCE

14.0 INSURANCE

14.1 Life Insurance[1]

As a means of providing a degree of financial security upon death of a household member and as a source of funds to meet burial expenses, a term insurance protection plan is a necessity in any household budget. Term insurance does not replace a savings plan, and no monthly benefits are paid at any age. It does represent, however, the least expensive method of providing death benefits for individuals under age 65.

The insurance plan in this Guide has the minimal objectives of providing, on the death of the major wage earner, a fund for burial and incidental expenses.

Provincial medical and hospital plans now cover many items that were formerly the income earner's estate's liability and a matter of life insurance coverage. In addition, the Canada Pension Plan (C.P.P.), upon the death of a contributor, now pays a lump sum death benefit of up to $2890.00. Furthermore, a spouse under the age of 65 would receive a maximum of $324.37 per month while a spouse over 65 (who had worked and contributed to the C.P.P.) would receive up to $346.25 per month (including their own pension). A spouse, over the age of 65, (who had not worked and therefore not contributed to the C.P.P.) would be given no more than $346.25 per month under the plan. Finally, each child under the age of 25 who is single and still in school would be eligible for a maximum of $107.96 per month.

TABLE 14.a: AVERAGE ANNUAL INSURANCE COSTS

Plan	Yearly Cost at Age 20 and 40	
	40	20
$10,000 whole life plan paid up at age 65	$240.00	$121.20

Note: This is based on actual costs obtained from Metropolitan Life Insurance, Hamilton, Ontario.

1 All Canada Pension Plan figures presented represent maximum payments in 1990; they are not necessarily the amounts persons would receive upon the death of a contributor, as each case is individually assessed.

Premium rates vary with the type of policy and the age and sex of the insured at the time of purchase. Insurance costs are less if payments are made annually or semi-annually rather then monthly. In addition, rates for smokers may be as much as 50% higher than those of non-smokers depending upon the insurance company.

Due to variations in both requirements for insurance and the costs of various plans, this section is intended only as a guide of approximate costs for minimum life insurance requirements.

14.2 Tenant Insurance

Such insurance is applicable to apartment renters but is not mandatory. A majority of renters do, however, obtain tenant insurance. The minimum policy, recommended by most brokers is $15,000 and includes coverage for theft, vandalism and fire. Also included is $500,000.00 liability. The average cost per year, based on a survey of local insurance companies in 1986 and updated using the Consumer Price Index is $127.10 a year.

14.3 For Your Budget

To calculate your yearly insurance costs, refer to Table 14.a (life insurance) and section 14.2 (tenant insurance). Since rates depend heavily on the age of a person, whether he/she smokes, etc., this section can only give you a very crude estimate. If you are close to 40 years of age, simply add $240.00 to your list of costs. (If you already have a plan, use your actual costs per year and add this to section 17.0.)

Do not forget to add the tenant insurance found in section 14.2. For people who own their own homes and have property insurance, the cost is much higher.

CONTINGENCY FUND

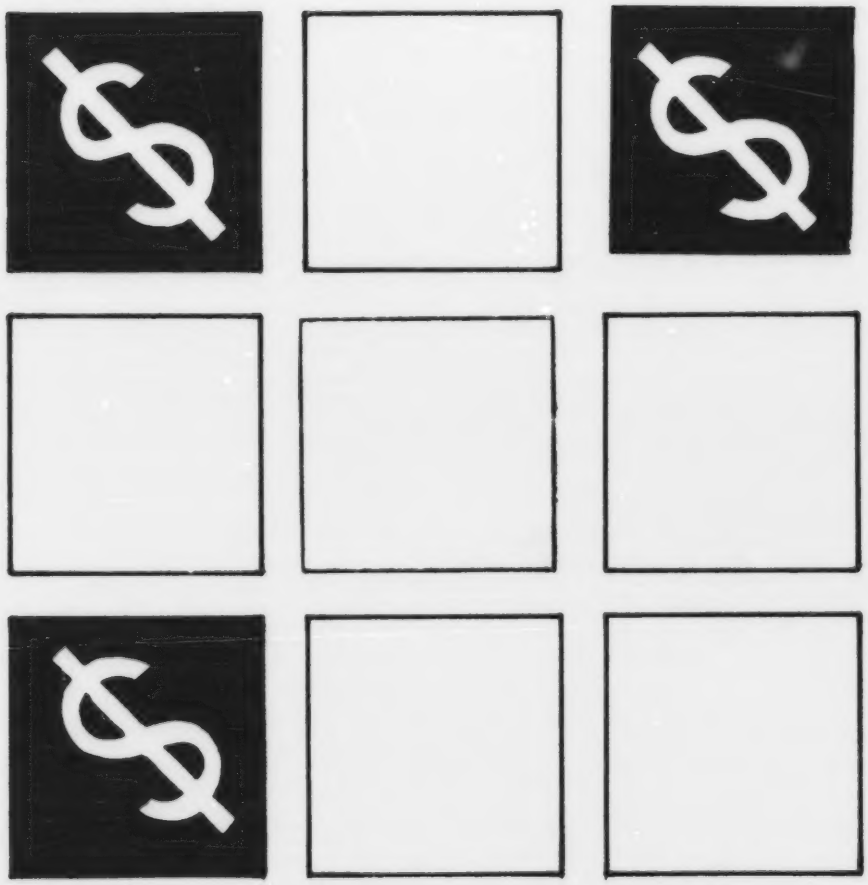
15.0 CONTINGENCY FUND

Except for insurance, no other savings plan is considered in this budget. However, allowance should be made for a contingency fund to cover household emergencies. It is suggested that the following amounts be minimally budgeted for this purpose.

1 person household	$289.97 per year
2 person household	$301.54 per year
3 person household	$314.10 per year
4 person household	$326.66 per year
5+ person household	$339.23 per year

15.1 For Your Budget

Depending on the number of people in your household, choose the appropriate amount and add it to "Your Yearly Budget" in section 17.0. (For example, if there are 2 adults and 2 children in your household, your yearly contingency fund would be $312.00).



Considerations in Budgeting

16.0 CONSIDERATIONS IN BUDGETING

16.1 Special Circumstances[1]

The standards for the categories of expenditure on the proceeding pages represent normal, or typical, ongoing requirements in household budgeting. Yet, every household, at sometime, is likely to face an unusual situation, such as the need for household help, or to be confronted with one time only needs, such as supplies for infants, or to have special needs, such as the occupation expense of uniforms.

This section serves merely to call attention to some special circumstances that may affect household budgeting.

1. Occupation expenses: because of the variation in costs of union membership and in benefits provided through unions, costs of union membership are not included in this report. Such costs are, however, a necessary part of the household budget. The type of occupation may make necessary some additional expenditures, such as tools for a mechanic, safety equipment or uniforms.

2. Disabled persons maintaining their own homes may require occasional household help. This may range from infrequent assistance with shopping, to regular aid in house cleaning or meal preparation.

3. Heavy debts create special budgetary problems, as shown in the section on the Use of Credit.

4. A wedding brings with it special costs.

5. Fees for child care and the occasional need for a babysitter must be noted. Estimates of child care and occasional sitting costs are included for working single and two parent households.

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1 Please note that this section is printed, with only minor modifications, directly from The Guide for Family Budgeting, 1981 of the Social Planning Council of Metropolitan Toronto.

6. Special budgetary consideration must be given to the months of September (back to school expenses for households with children) and December for Christmas gifts.

16.2 Shopping Tips

Some notes on economizing have been made in relation to individual categories of expenditure. This section provides some general hints on cutting household costs.

a) Sales: Taking advantage of periodical sales, or mark-downs in prices is an obvious means of economizing. The household who regularly sets aside funds allocated for certain purposes is able to buy during sales. Retail stores follow this basic sale schedule:

January	- Household linens (white sales), fabrics, sporting equipment, coats and housewares
February	- Furniture and furnishings, coats and winter wear
March and April	- Automotive equipment, barbecues, winter clothing clearances
May and June	- Major appliances, storm windows, screens
July	- Summer clothing and sportswear
August	- Sportswear, household linens, garden furniture, back to school needs
September	- Back to school items, current year cars
October	- Appliances, toys, Christmas gifts
November	- Coats, Christmas gifts
December	- (after Christmas) Clothing and party wear, Christmas cards and Christmas decorations

A handy purse or wallet record of household clothing sizes and house measurements will allow the shopper to take advantage of such sales.

Households with marginal incomes, which live so close to need that goods can only be purchased at the time they are required by adjusting other expenditures, seldom can take advantage of sales or mark-downs.

b) The shopper who considers durability of materials and simplicity of design or style will make better buys.

i) When purchasing household linens or clothing, it is often possible to buy "seconds" at a considerably lower price. If the flaw does not affect the wearing quality, "seconds" are a good buy.

ii) Whenever clothing is purchased, the total wardrobe should be kept in mind. Interchangeable colour schemes add versatility and cut down on the number of accessories. "Fad" or one purpose clothes should be avoided.

iii) The basic model in appliances is generally the best buy. The deluxe model is usually only fancier and may be unnecessarily automated.

c) It is always wise to know with who you are dealing. If the organization is not well known, check with the Better Business Bureau of Hamilton and District, 50 Bay Street South, Hamilton, Ontario, L8P 4V9, 416-526-1111.

d) Comparison shopping: Particularly on major purchases, the shopper should compare quality and price in several stores, making sure the item carries the manufacturer's guarantee.

e) Regular cleaning and repair of clothing and household articles will enhance their appearance and preserve their useful lifetimes.

f) While there are reputable second hand stores that offer well repaired and cleaned merchandise at reasonable prices, second hand items are not necessarily a good investment in view of the obsolescence of mass produced goods.

16.3 Income Tax

The following applies to most families with children and to seniors.

1. Social Assistance

Social assistance in the form of the municipal General Welfare Assistance or the Provincial Family Benefits Allowance programs is not considered taxable income in the hands of the recipient.

2. Family Allowance

In 1990, a monthly Family Allowance of $33.33 for each eligible child was paid to families with Canadian citizenship or landed immigrant status. Children eligible for this allowance are those under 18 years of age, not working full-time or not receiving a taxable income. The allowance is generally paid to the mother unless it is demonstrated that the father has custody of the child or children. Applications for Family Allowance benefits can be found in post offices and hospitals.

3. Child Tax Credit

A child tax credit for each child under 18 years of age is paid to the parent receiving Family Allowances. For the Taxation year of 1990, the credit is $575 for each child over the age of six and additional $200.00 for each child under the age of six for families whose total net income was not over $24,769.00. This amount is reduced by five percent of the amount of total net family income (the income of both spouses) over $24,769.00. Thus it reached "0" at about $35,500.00 for the 1990 taxation year. Both the child tax credit and the income eligibility amounts are currently indexed to the Consumer Price Index. Application forms are mailed out to recipients of Family Allowances automatically, or are available from Revenue Canada. The parent making application for the credit must have a social insurance number. Social insurance number application forms may be obtained by writing to: Unemployment Insurance Commission, Social Insurance Registration, Central Index, Vanier, Ontario K1A 0J7. Applications are also available at the following area Canada Employment Centres:

Downtown Office: 40 Wellington Street North
P.O. Box 2066, Station A,
Hamilton, Ontario L8R 1M8
572-2211-2-3

Mountain Office: 845 Upper James Street
P.O. Box 2070, Station A
Hamilton, Ontario L8N 3R5
387-3400

Hamilton East Office: Strath-Barton Mall
1565 Barton Street East
Hamilton, Ontario L8H 2Y3
545-8313

Stoney Creek Office: Fiesta Mall
102 Highway #8
Stoney Creek, Ontario L8G 1C1
664-4494

Office hours are 8:30 am to 4:30 pm at all offices.

16.4 Income Tax and The Single Parent

Single parent families, most headed by women, receive among the lowest levels of income of all types of families in Canada. Protecting income from unnecessary taxes can pay off handsomely. This section presents some aspects of the Canadian income tax system that have special bearing for single parent families.

1. Alimony and Support Payments

Income taxes are payable by the parent receiving alimony and/or child support payments, if they are made according to a written agreement or court order. Correspondingly, alimony and support payments paid under these circumstances are tax deductible for the one paying them.

2. Equivalent to Married Exemption

Single parents may claim the non-refundable tax credit "equivalent to married exemption" for one dependent they support in a home they maintain. In 1990, this was $5141.00.

It is best to claim this exemption for the youngest child. Exemptions for older children are made in the child exemption section where greater age means a greater claim.

3. Child Care Expenses

Expenses for child care to permit the parent to work outside the home may be tax deductible. Single parents may deduct expenses for child care where a receipt is given for those services. Correspondingly , the care provider must claim this income as taxable. A man is only entitled to claim this deduction for income tax purposes where he is not married, is separated from his wife pursuant to a court order or written agreement or where his wife is incapable of caring for the children by reason of a mental or physical disability or confinement in prison. Child care to enable formal education or training is not considered a tax deductible expense. The maximum deduction per child in care is:

$4000.00 per year for child under 7 years of age
$2000.00 per year for child over 7 years of age
or 2/3 of the earned income

This credit must be claimed by the person earning the lesser income in the household.

16.5 Income Tax and Seniors

1. Exemptions and dependents

In 1990, persons born in 1920 or earlier (aged 65 and over) received a non-refundable tax credit, age redemption of $3327.00. This exemption is indexed by Revenue Canada to the Consumer Price Index.

2. Ontario Property and Sales Tax Grants

Beginning in 1980, persons aged 65 years and over became eligible for an Ontario Property Tax Grant of up to $500.00 annually. Payments are made in April and October of each year. A sales tax grant of $50.00 is also available. Application is made on forms obtainable from the Ontario

Ministry of Revenue. Recipients of these tax grants are not eligible for property and sales tax credits.

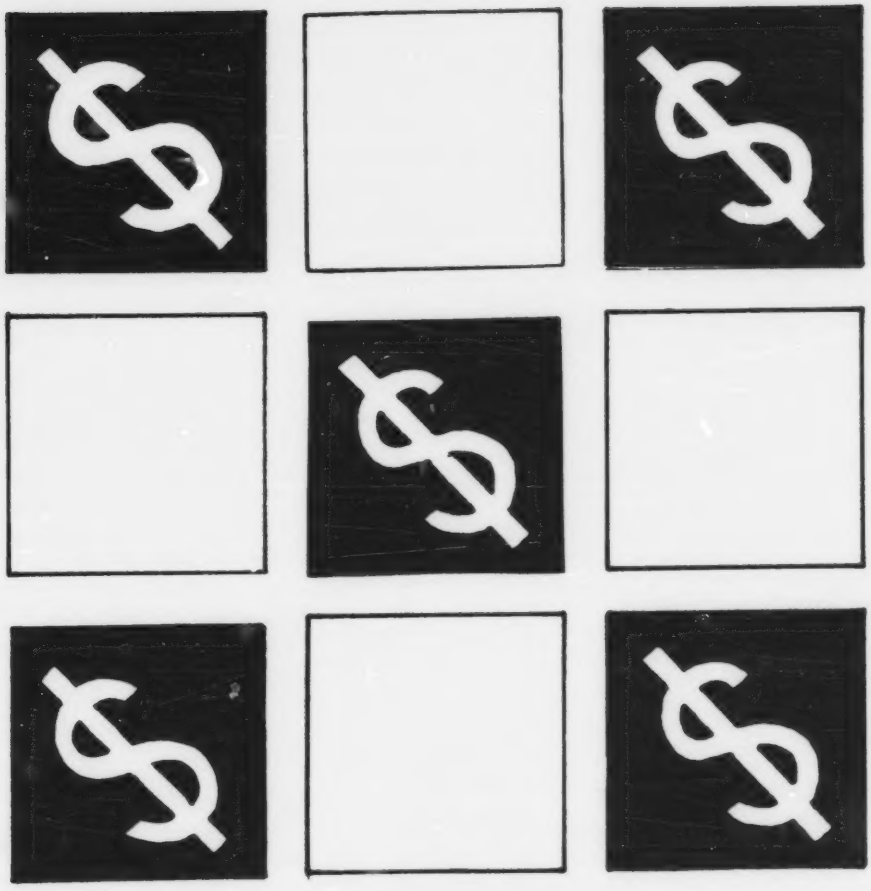
3. Pension Income Deduction

In 1990, a deduction of up to $1000.00 per year is allowed from income received from registered retirement savings plans and other private pension plans for those aged 60 years and over. Deductions may be transferred between spouses.

4. Guaranteed Income Supplement (G.I.S.) and Ontario Guaranteed Income Supplement (G.A.I.N.S.)

Recipients of Old Age Security Pensions from the Federal Government may be eligible for a Guaranteed Income Supplement (G.I.S.) of up to $417.61 a month from the Federal Department of National Health and Welfare (as of October 1990). A smaller Guaranteed Annual Income Supplement (G.A.I.N.S.) is calculated on the basis of total income and mental status and is adjusted every three months for increases in the cost of living. Application forms are sent with Federal pension cheques but may also be obtained from area post offices. Application for the Ontario supplement may be made as a result of applying for the Federal supplement. G.A.I.N.S applications can also be obtained from the Ontario Ministry of Revenue, P.O. Box 624, 33 King Street West, Oshawa, Ontario, L1H 8H8, 1-800-263-7700.

5. Retired persons, like other Canadians, are allowed up to $1000.00 per person, tax free income from interest, dividends and some capital gains if they are from Canadian banks, companies or other sources. Deductions may be transferred between spouses.



Sample Budget

17.0 YOUR SAMPLE BUDGET

17.1 Your Yearly Budget

Now that you have reached this stage in the Guide, you probably have "Your Yearly Budget" complete. All that remains to be done is to add all your costs to arrive at your total budget requirements and then estimate your income tax, C.P.P. and U.I.C. To estimate these, use the general rule outlined in Table 17.a.

TABLE 17.a: ESTIMATING YOUR INCOME TAX, C.P.P. AND U.I.C. AND GROSS INCOME

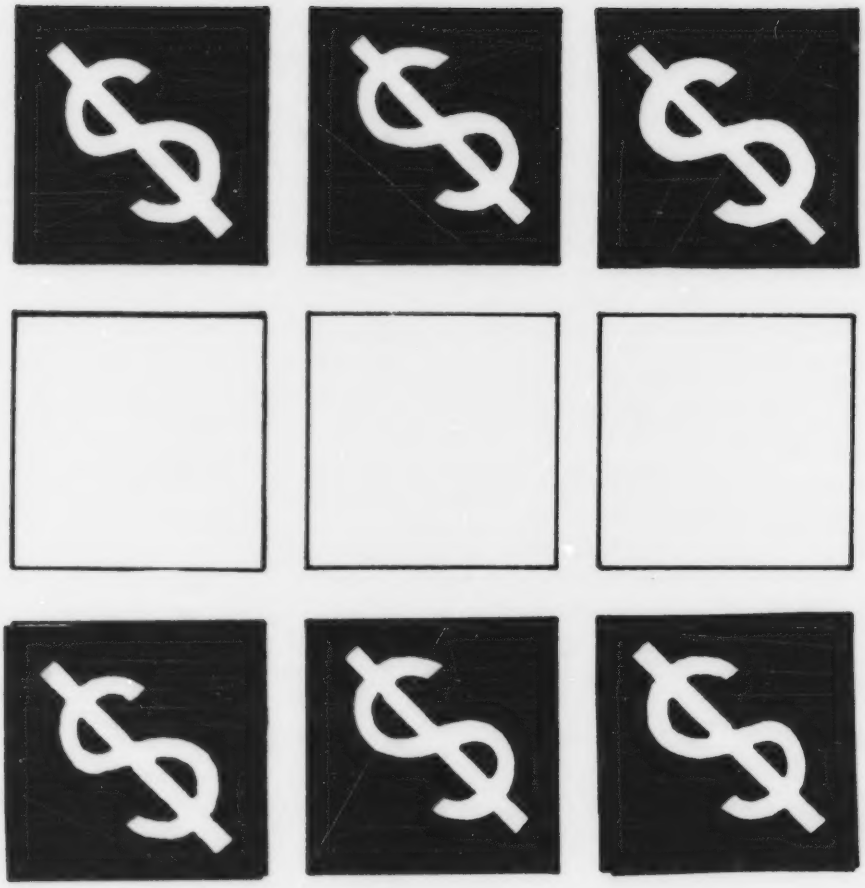
if your total budget requirement is	add	=	Estimated Gross Income
$12,000 to 13,999	25% of total budget requirement		$15,000 to 17,499
$14,000 to 15,999	27% of total budget requirement		$17,500 to 20,499
$16,000 to 17,999	29% of total budget requirement		$20,500 to 23,499
$18,000 to 19,999	31% of total budget requirement		$23,500 to 26,499
$20,000 to 21,999	33% of total budget requirement		$26,500 to 29,499
$22,000 to 23,999	35% of total budget requirement		$29,500 to 32,499
$24,000 to 25,999	37% of total budget requirement		$32,500 to 35,999
$26,000 to 27,999	39% of total budget requirement		$36,000 to 38,499
$28,000 to 29,999	41% of total budget requirement		$39,000 to 42,499
$30,000 to 31,999	43% of total budget requirement		$42,500 to 45,999
$32,000 to 33,999	45% of total budget requirement		$46,000 to 49,499
$34,000 to 35,999	47% of total budget requirement		$49,500 to 52,999
$36,000 to 37,999	49% of total budget requirement		$53,000 to 56,999
$38,000 to 39,999	51% of total budget requirement		$57,000 to 60,499
$40,000 to 41,999	53% of total budget requirement		$60,500 to 64,499
$42,000 to 43,999	55% of total budget requirement		$64,500 to 68,499

Add your total budget requirement to your estimated income tax, C.P.P. and U.I.C. to arrive at your estimated gross income required - your bottom line. It is important to realize that the line labelled "estimated income tax, C.P.P. and U.I.C." is based on the Revenue Canada Taxation Guide, 1990 assuming the tax level of a single person at the highest tax level and assuming no tax credits. Thus, this estimate is not exact and should only be used as a rough estimate.

YOUR YEARLY BUDGET

Expenditure Category	Amount/Year
Food	
Housing	
Clothing	
Transportation - private (own car)	
- public (city bus, etc.)	
Homefurnishings and Equipment	
Household Operation	
Health Care	
Personal Care	
Recreation (includes recreation, gifts and contributions, communication, alcohol and tobacco)	
Child Care	
Special School Needs	
Insurance (life insurance and property insurance)	
Contingency Funds	
TOTAL BUDGET REQUIREMENTS	
Estimated Income Tax, C.P.P. and U.I.C.	
ESTIMATED GROSS INCOME REQUIRED	

Note: Utilities and fuel are not included in this list. It should be considered an extra cost.



Credit Counselling

18.0 CREDIT COUNSELLING

18.1 The Use of Credit

The Guide for Household Budgeting has assumed, throughout, the regular allocation of dollars in order to make cash expenditures for goods and services. As the least costly means of buying needed goods and services, this is appropriate.

However, the use of credit to purchase goods or services is rapidly becoming a regular part of household budgets. For example, at least three-fifths of Canadian non-farm families have personal debts through instalment and charge accounts and loans from various institutions.

In view of this, some general guidelines to incorporating the use of credit wisely into household budgets are provided.

1. Credit should be obtained for goods or services only after carefully assessing needs and costs.

2. Credit users should remember that time costs money and should start with as large a down payment as possible to reduce the length of the loan. The fewer payments made, the less money is paid in interest charges. If it is necessary to borrow for a down payment, the goods or services probably should not be purchased.

3. Credit rates vary widely and borrowers or users of credit plans should shop for the best available rates. The law requires the rate per annum to be plainly stated in every contract.

4. Every household should determine its disposable income before buying goods or services on credit time payments. Disposable income is the amount left for discretionary purposes after subtracting all basic necessary expenses such as shelter, food, heat, phone, electricity, taxes, clothing, etc. from total income. The ability to pay is directly related to disposable income.

Perhaps the prime considerations in using credit are income expectations and the margin between regular household costs and income. The household whose income is stable, and may be expected to remain so or to increase, may safely purchase goods or services on credit plans, so long as ongoing household expenditures for food, shelter and other needs are not jeopardized by the monthly amount committed.

Well used, credit can enhance household life; through credit, households can use and enjoy goods that otherwise could be acquired only after a lengthy period. Also, in some instances, credit can effect savings in household expenditures. A case in point might be the purchase of a washing machine on credit. Not only would the household have the use of the machine throughout a longer period than would otherwise be possible, but also ownership of the washing machine may, in the long run, balance costs of launderette service.

Yet credit, misunderstood and misused, can be disastrous to the well being of a household. This section has been included as a guide to the good use of credit, to avoid the self-perpetuating debt and deterioration of home life that can be produced by the poor use of credit.

18.2 Credit Counselling

Consumers facing major debt problems or wishing to avoid future credit difficulties may seek help from two agencies in Hamilton-Wentworth. They are:

1. Catholic Family Services of Hamilton-Wentworth

82 Stinson Street
Hamilton, Ontario L8N 1S2
Phone: 527-3823

Hours of service: 8:30 am to 4:30 pm Monday to Friday
Tuesday until 8:30 pm

Program description:

The objective of the Credit Counselling Program is to relieve the client of serious debt by helping him/her to make proper use of credit and to budget finances. This programme provides assistance in resolving or easing

serious debt problems by means of counselling. This may require that the agency assist the client in establishing and working within a budget. It also often involves negotiations with creditors and, when necessary, the orderly disbursement of client funds to those creditors. The program is designed to assist anyone in the Hamilton-Wentworth region and home visits are made where necessary. A Home Economist is on staff and works in conjunction with the Credit Counsellor to assist clients in managing their affairs. The Catholic Family Services Counselling Programme is a member of the Ontario Association of Credit Counselling Services and is non-sectarian. The agency is a United Way Member Agency. There is no waiting list. Anyone who is a resident of Hamilton-Wentworth or Burlington is eligible and there is no fee to participate in the program.

2. Family Services of Hamilton-Wentworth

201 - 305 King Street East
First Place, Suite 201
Hamilton, Ontario L8N 3Y3
Phone: 523-5640

Hours of service: 9:00 am to 5:00 pm Monday, Thursday and Friday
9:00 am to 9:00 pm Tuesday and Wednesday

Program description:

The Credit Counselling Program is designed to alleviate the stress which households experience while in financial difficulty. Counselling is provided in relation to budgeting, debt repayment and para-legal advice in an attempt to help the household understand its financial situation, analyze the problem and explore alternative solutions. The aims of the program are to rehabilitate the over-extended client and educate the consumer in the ways of budgeting and handling his/her finances. An advocacy function may be performed where the agency will negotiate the orderly payment of debts to creditors or administer the payments to creditors through the agency. Appointments can usually be arranged within a week. The program is a member of the Ontario Association of Credit Counselling Services. The agency is a United Way Member Agency. A budget counsellor is on staff to help clients in estimating sound budgets and practicing good consumerism. There is no fee for service.

REFERENCES

Direct Sources of Prices and Costs

Bell Canada

Blue Cross

Board of Education for the City of Hamilton

Brewers Retail

Canadian Association of Life and Health Insurance

Green Shield Prepaid Services

Hamilton Automobile Association

Hamilton Hydro Electric System

Hamilton Street Railway Company

Hamilton Waterworks

Health and Welfare Canada, Health Services and Promotion

Housing Help Centre

Liquor Control Board of Ontario

Metropolitan Life Insurance, Hamilton, Ontario

Moneyworth and Best Shoe Repair

Ontario Health Insurance Plan

Ontario Ministry of Community and Social Services

Ontario Ministry of Revenue

Revenue Canada

Toronto Dental Association

Union Gas

Wrights City Cleaners

YMCA

Literature

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Statistics Canada. City Average Retail Prices (for Hamilton), April 1990. Catalogue no. 62-010.

Statistics Canada. Consumer Price Index Reference Paper: Updating Based on 1986 Expenditures, Catalogue 62553.

APPENDICES

APPENDIX A

APPENDIX A

TABLE A-1: AVERAGE FOOD GROUP COSTS

Food Groups	Unit	Cost
Milk, Ice Cream, Cheese		
Milk - 2%	1 litre	1.39
- whole milk	1 litre	1.49
- evaporated milk	385 ml	.99
- cheddar cheese, medium	250 g	2.64
Eggs		
large grade A	1 dozen	1.51
Meat, poultry, fish		
chicken, broiler, whole	1 kg	4.39
blade roast	1 kg	6.33
stewing beef	1 kg	6.36
side bacon	500g	3.70
weiners	450g	2.82
cod fillets, frozen	454g	4.36
Legumes		
kidney beans	398 ml	1.17
Fruits and tomatoes		
oranges	1 kg	1.37
orange juice	1.36 L	2.65
tomato juice	1.36 L	2.13
tomatoes, canned	796 ml	1.45
bananas	1 kg	1.23
Potatoes		
whole, fresh	4.54 kg	3.60
french fried, frozen	1 kg	1.85
Other vegetables		
cabbage	1 head	1.18
celery	1 stalk	.98
carrots	1 kg	1.17
lettuce	1 head	1.50
onions, fresh	1 kg	1.05
Flours and cereals		
white enriched sliced bread	675 g	1.29
cornflakes	675 g	2.78
white all purpose flour	2.5 kg	3.45
macaroni	500 g	.86
soda crackers	450 g	2.16
Fats and oils		
butter	454 g	3.00
vegetable oil	1 L	2.99
Sugars and sweets		
granulated sugar	2 kg	1.96
Baby fruits and vegetables		
infant vegetables, strained	128 ml	.49

Source: Statistics Canada, City Average Retail Prices (for Hamilton), April 1990. Catalogue no. 62-010.

TABLE A-2: FOOD STANDARDS

Suggested Weekly Quantities of Food for Specified Age, Sex and Activity Groups

Age, Sex, and Activity Level	Milk, Cheese, Ice Cream	Eggs	Meat, Poultry, Fish		Legumes, Peanut Butter		Flour, Cereal, Baked Goods	
	(Litres)	(#)	(kg)	(g)	(kg)	(g)	(kg)	(g)
Child								
6 months - 1 year	5.11	5	-	454	-	-	-	341
1 - 3 years	5.11	5	-	681	-	028	-	568
4 - 6 years	5.11	5	-	795	-	057	-	908
7 - 9 years	5.11	5	1	022	-	113	1	022
10 - 12 years	6.25	6	1	135	-	113	1	362
Boys								
13 - 15 years	6.82	6	1	362	-	170	1	930
16 - 19 years	6.82	6	1	703	-	227	2	270
Girls								
13 - 15 years	6.25	6	1	249	-	113	1	362
16 - 19 years	6.25	6	1	249	-	113	1	249
Men								
A - light activity	3.41	6	1	476	-	113	1	589
B - moderate activity	3.41	6	1	816	-	113	-	908
C - heavy activity	3.98	7	2	043	-	170	2	157
Women								
A - light activity	3.41	5	1	249	-	113	1	589
B - moderate activity	3.41	6	1	249	-	113	1	362
C - heavy activity	3.98	6	1	476	-	113	1	589
Pregnancy during 3rd trimester	6.82	7	1	249	-	113	1	362
Nursing mother	7.95	7	1	759	-	113	1	362
Persons 65+ - Men								
A - light activity	3.75	5	1	103	-	112	1	299
B - moderate activity	5.00	6.5	1	417	-	140	1	613
Women 65+ - Women								
A - light activity	2.84	3.5	-	790	-	084	-	907
B - moderate activity	3.41	4.5	-	963	-	112	1	103

TABLE A-2 (cont'd)

Age, Sex and Activity Level	Citrus Fruits Tomatoes (kg)	(g)	Dark Green & Yellow Vegetables (g)		Potatoes (kg)	(g)	Other Veg. (kg)	(g)	Other Fruit (kg)	(g)	Fats Oils (kg)	(g)	Sugars Sweets (kg)	(g)
Child														
6 months - 1 year	-	568	-	-	-	227	1	135	-	454	-	-	-	028
1 - 3 year	-	681	-	114	-	341	-	795	-	454	-	114	-	114
4 - 6 years	-	795	-	114	-	568	1	135	-	454	-	170	-	170
7 - 9 years	-	907	-	227	-	907	1	249	-	681	-	227	-	284
10 - 12 years	-	907	-	341	1	135	1	589	-	681	-	227	-	341
Boys														
13 - 15 years	-	907	-	341	1	476	1	589	-	907	-	341	-	454
16 - 19 years	-	907	-	341	2	157	1	703	-	907	-	454	-	511
Girls														
13 - 15 years	-	907	-	341	1	135	1	476	-	907	-	284	-	284
16 - 19 years	-	907	-	341	1	022	1	362	-	907	-	170	-	170
Men														
A - light activity	-	907	-	341	1	135	1	476	-	907	-	227	-	284
B - moderate activity	-	907	-	341	1	362	1	476	-	907	-	341	-	341
C - heavy activity	-	907	-	341	1	589	1	476	-	907	-	511	-	568
Women														
A - light activity	-	907	-	341	-	907	1	362	-	907	-	170	-	170
B - moderate activity	-	907	-	341	1	362	1	476	-	907	-	341	-	341
C - heavy activity	-	907	-	341	1	589	1	476	-	907	-	511	-	454
Pregnancy during 3rd trimester	1	362	-	681	1	362	1	476	-	907	-	341	-	284
Nursing mothers	1	816	-	681	1	362	1	476	-	907	-	341	-	284
Persons 65+ - Men														
A - light activity	1	159	-	224	-	963	-	818	1	047	-	168	-	224
B - moderate activity	1	445	-	252	1	187	-	991	1	299	-	224	-	280
Persons 65+ - Women														
A - light activity	-	818	-	140	-	678	-	566	-	734	-	112	-	168
B - moderate activity	-	991	-	196	-	790	-	678	-	907	-	140	-	196

APPENDIX B

APPENDIX B

TABLE B-1: CLOTHING STANDARDS: MALE ADULT

Articles of Clothing	Blue Collar Worker Stock	Blue Collar Worker Replace	White Collar Worker Stock	White Collar Worker Replace	Seniors Stock	Seniors Replace	Unit Cost
(Regular Men's sizes)							
Outerwear							
Coat, Winter	1	1/5	1	1/5	1	1	146.63
Winter jacket	1	1/5	1	1/5	—	—	86.16
Raincoat	1	1/5	1	1/5	1	1/7	82.29
Light jacket	1	1/3	1	1/3	1	1/4	49.50
Suit	1	1/3	1	1/3	1	1/4	186.90
Slacks, casual	2	1	2	1	2	1	32.00
Slacks, dress	1	1/2	3	2	2	1/3	40.17
Sports jacket	1	1/3	2	1	2	1/3	109.54
Work pants	3	2	1	1/2	—	—	30.18
Work shirts	3	2	1	1/2	—	—	27.36
Shirts, dress	2	1	4	2	3	1	26.21
Shirts, casual (long sleeve)	3	2	3	2	3	1	29.03
Shirts, casual (short sleeve)	1	1	1	1	1	1/2	25.44
T-shirts	1	1	1	1	1	1/2	19.29
Sweaters, cardigan	1	1/3	1	1/4	2	1/3	41.46
Sweaters, pullover	2	1	2	1/2	—	—	31.64
Shorts	2	1/3	2	1/3	1	1/5	28.38
Bathing suit	1	1/3	1	1/3	1	1/5	20.61
Undergarments							
T-shirts or vests	3	3	3	2	3	1	7.91
Shorts/briefs	4	2	4	2	4	2	6.21
Drawers ankle length	1	1/2	1	1/2	2	1	17.30
Pyjamas	2	2/3	2	2/3	3	2/3	22.93
Bathrobe	1	1/7	1	1/7	1	1/7	43.22
Footwear							
Shoes, dress	1	1/2	2	1	2	1/2	51.90
Shoes, casual	1	1/2	1	1/2	1	1/3	40.23
Snowboots	1	1/2	1	1/3	1	1/5	56.72
Rubbers or rubber boots	1	3/4	1	3/4	1	1/3	21.99
Slippers	1	1/3	1	1/3	1	1/2	24.04
Workboots	1	3/4	—	—	—	—	71.35
Socks, light	4	4	4	6	4	4	5.51
Socks, heavy	3	3	1	1	2	2	5.57

TABLE B-1 (cont'd)

Articles of Clothing	Blue Collar Worker Stock	Blue Collar Worker Replace	White Collar Worker Stock	White Collar Worker Replace	Seniors Stock	Seniors Replace	Unit Cost
Miscellaneous							
Scarf, winter	1	1/3	1	1/3	1	1/4	23.46
Gloves, dress	1	1/3	1	1/3	1	1/4	24.83
Gloves, work	1	1	—	—	—	—	6.56
Mitts	1	1/2	1	1/2	1	1/3	14.46
Belts	2	1/3		1/3	1	1/4	13.31
Ties	2	1	4	3	3	1	15.48
Winter Hat	1	1/2	1	1/2	1	1/4	22.64
Umbrella	—	—	—	—	1	1/5	11.13
Suspenders	—	—	—	—	1	1/2	15.24
Handkerchiefs (6)	—	—	—	—	12	3	6.15

Unit costs are based on moderately priced clothing items found in major Hamilton department stores and included in the 1986 Budget Guide. Each item was updated using the Consumers Price Index from Statistics Canada for 1987, 1988 and 1989. These unit costs are provided only as a guide and were not used in determining the values in Table 4.a.

TABLE B-2: CLOTHING STANDARDS: BOYS 7 - 18

Articles of Clothing	7 - 11		12 - 14		15 - 18		Unit
	Stock	Replace	Stock	Replace	Stock	Replace	Cost
Outerwear							
Heavy Jacket	1	1/2	1	1/3	1	1/3	78.88
Snow or ski suit	1	1/2	—	—	—	—	65.37
Ski pants	—	—	1	1/2	1	1/2	28.15
Light jacket	1	1/2	1	1/2	1	1/3	43.79
Raincoat	1	1/4	1	1/4	1	1/4	23.43
Suit	—	—	1	1/2	1	1/2	90.61
Sports jacket	1	1/2	1	1/2	1	1/2	52.78
Slacks, dress	1	1	1	1	1	1	35.19
Jeans, denim	3	2	3	3/2	3	3/2	32.21
Slacks, casual not denim	1	2/3	1	1/2	1	1/2	32.14
Dress shirt	2	1	2	1	2	1	21.09
Casual shirts	4	3	4	3	4	3	19.94
Jerseys	3	2	3	2	3	1	14.66
Pullover sweaters	2	1	2	1	2	1	27.68
Shorts	2	1	2	1	2	1	14.78
Undergarments							
Briefs	5	4	5	4	5	4	5.10
Long underwear	1	2/3	1	1/2	1	1/2	14.07
Undershirts	3	2	3	3/2	3	3/2	6.01
Footwear							
Shoes, dress	1	2/3	1	1/2	1	1/2	42.57
Shoes, casual	—	—	1	1	1	1	31.14
Running shoes	2	1	1	1	1	1	36.06
Rainboots	1	1/2	1	1/2	1	1/2	20.35
Snowboots	1	2/3	1	1/2	1	1/2	45.10
Slippers	1	1/2	1	1/2	1	1/3	18.76
Socks, light	4	4	4	4	4	4	4.69
Sports socks	4	2	4	2	4	2	5.86
Heavy boot socks	1	1	1	1/2	1	1/2	5.57
Miscellaneous							
Pyjamas	2	2/3	2	1/2	2	1/2	16.89
Bathrobe	1	1/3	1	1/4	1	1/4	27.27
Belt	1	1/3	1	1/4	1	1/4	7.91
Winter Scarf	1	1/2	1	1/2	1	1/2	14.48
Mitts or gloves	2	4/3	2	1	2	1	8.15
Winter hat	1	1/2	1	1/2	1	1/2	9.36

TABLE B-3: CLOTHING STANDARDS: BOYS 1 - 6

Articles of Clothing	1 Year		2 - 3 Years		4 - 6 Years		Unit
	Stock	Replace	Stock	Replace	Stock	Replace	Cost
Outerwear							
Snowsuit	1	1/2	1	1/2	1	1/2	49.97
Heavy jacket	—	—	—	—	1	1/2	55.47
Light jacket	1	1/2	1	1/2	1	1/2	30.47
Raincoat	—	—	—	—	1	1/3	16.83
Suit	2	1	2	1	1	1/2	30.32
Sports jacket	—	—	—	—	1	1/2	44.57
Jeans	—	—	3	2	3	2	17.59
Overalls	3	2	—	—	—	—	18.74
Pants/slacks	—	—	1	1	2	2	16.95
Long sleeve T-shirts	2	4/3	2	3/2	2	4/3	9.97
Short sleeve T-shirts	2	4/3	2	3/2	2	4/3	6.74
Shirts	—	—	1	1	2	2	14.54
Sweater, pullover	1	1	1	1	1	1	15.07
Sweater, cardigan	1	1	1	1	1	1	17.59
Sunsuit	2	1	—	—	—	—	14.07
Shorts	—	—	2	1	2	1	7.23
Bathing suit	—	—	1	1	1	1/2	4.69
Undergarments							
Waterproof pants (6)	3	3	3	1	—	—	6.97
Training pants	4	3	—	—	—	—	2.06
Briefs	1	1	4	4	3	3	2.66
Vests/Undershirts	2	1	2	1	2	1	3.37
Long Underwear	—	—	1	1	1	1	5.65
Sleepers	3	2	3	2	—	—	11.14
Pyjamas	—	—	—	—	3	3/2	13.49
Disposable diapers (package of 48)	1	1	—	—	—	—	13.24
Cloth diapers (box of 12)	1	1	—	—	—	—	19.23
Footwear							
Shoes	1	2	1	2	1	1	17.00
Running shoes	—	—	1	2	1	1	17.59
Slippers	—	—	1	1	1	1/2	15.60
Snowboots	1	1	1	1	1	1	23.46
Rainboots	—	—	1	1	1	1	15.24
Socks	6	6	6	6	6	6	2.63
Miscellaneous							
Scarf	1	1	1	1/2	1	1	17.00
Mitts	2	1	2	1	2	4/3	8.50
Winter Hat	1	1	1	1	1	1	4.69
Sunhat	1	1	1	1	1	1	4.69
Bib	2	2	1	1	—	—	4.98
Belt	—	—	—	—	1	1/3	7.03

TABLE B-4: CLOTHING STANDARDS: INFANTS

Item	Birth to 6 months	6 months to 12 months	Unit Cost
Clothing			
Set: sweater, booties, bonnet	2	-	16.71
Diapers per dozen	3	1	19.23
Disposable diapers (pkg. 48)	2	2	13.24
Plastic pants (pkg.6)	3	3	6.97
Nightgowns	3	-	4.69
Sleepers	3	2	11.23
Shirts	4	4	5.86
Sweater	-	2	10.55
Bunting bag/suit	1	1	21.70
Shoes	1	1	25.80
Bib	3	3	2.75
Socks (3 pairs)	2	3	4.98
Bedding and Linen			
Receiving blanket	3	-	6.74
Lap pad	4	-	3.51
Crib sheet(fitted)	3	1	10.49
Rubber sheet	1	1	11.67
Bath towel(hooded)	2	-	11.67
Wash cloth	2	2	9.09
Blanket (crib size)	2	-	9.76
Furniture			
Crib and Mattress	1	-	235.78
Toilet chair	-	1	19.35
Bath tub	1	-	9.38
High chair	1	-	66.41
Playpen	1	-	78.20
Carriage/stroller	1		111.40
Car seat	-	1	90.32
Snugly	1	-	41.05
Miscellaneous			
Toys	4	4	19.64
Diaper pail	1	-	9.38
Diaper pins	4	4	2.09
Absorbent cotton	6	4	1.63
Baby soap(3 bars)	6	6	2.27
Baby oil	4	3	4.04
Hair brush & comb	-	1	2.56
Powder large (700g)	3	3	5.03
Nursing set (35 pieces)	1	-	17.59

TABLE B-5: CLOTHING STANDARDS: FEMALE ADULTS

Article of Clothing (Misses sizes)	Employed		Housewife		Senior		Unit Cost
	Stock	Replace	Stock	Replace	Stock	Replace	
Outerwear							
Coat, winter	1	1/3	1	1/4	1	1/4	163.29
Jacket, winter	1	1/5	1	1/5	-	-	89.71
Raincoat	2	1/3	1	1/3	1	1/5	91.15
Suit or pantsuit	2	1	1	1/2	1	1/5	105.83
Dresses:							
Winter dress	2	1	1	2/3	1	1/3	89.13
Winter casual	2	1	1	1/2	1	1/2	67.01
Summer dress	2	1	2	2/3	2	1/2	65.34
Summer casual	3	1	2	3/2	2	1	42.01
Skirt, summer	1	1/2	1	1/3	1	1/3	31.25
Skirt or jumper, winter	2	1	1	1/2	1	1/3	38.66
Blouse, long sleeve	3	3/2	1	1/2	2	1/3	38.47
Blouse, short sleeve	1	1/2	1	1/3	1	1/5	25.55
Summer T-shirts	1	1/2	2	1	1	1/2	17.09
Sweater, pullover	2	1	1	1/2	-	-	31.83
Sweater, cardigan	1	1/2	1	1/2	2	1	34.11
Slacks/Jeans	2	2/3	3	3/2	2	1/2	35.35
Shorts	1	1/4	2	1/2	1	1/5	20.32
Bathing suit	1	1/2	1	1/2	1	1/5	28.61
Undergarments							
Panties	6	3	4	2	5	2	6.92
Bras	3	1	2	1	2	1	17.15
Girdles	1	1	1	1	1	1/2	29.65
Vests	1	1/3	1	1/3	2	1/3	13.50
Full slip	1	1	1	1/2	1	1/3	20.74
Half slip	1	1	1	1/2	1	1/3	16.09
Pyjamas, nightgowns	3	2/3	3	2/3	3	2/3	25.29
Bathrobe, winter	1	1/5	1	1/3	1	1/5	51.70
Bathrobe, summer	1	1/5	1	1/3	1	1/5	49.77
Footwear							
Shoes, dress	2	1	1	1/2	2	1/2	51.80
Shoes, casual	1	1/2	1	1	1	1/2	34.59
Shoes, sandals	1	1/2	1	1/2	-	-	29.05
Slippers	1	1/2	1	1/2	1	1/2	24.30
Snowboots	1	1/2	1	1/3	1	1/5	64.93
Rainboots	1	1/2	1	1/3	1	1/5	33.27
Socks	2	2	2	2	1	1	5.20
Leotards	1	1/2	1	1/2	-	-	12.35
Panty hose (pkg. 2)	4	24	2	8	2	8	6.92
Knee highs (pkg. 2)	2	2	1	1	1	1	2.60

TABLE B-5 (cont'd)

Article of Clothing (Misses sizes)	Employed		Housewife		Senior		Unit Cost
	Stock	Replace	Stock	Replace	Stock	Replace	
Miscellaneous							
Gloves	1	3/4	1	1/2	1	1/3	12.00
Mitts	1	3/4	1	1/2	1	1/3	12.00
Scarf, winter	1	1/3	1	1/2	1	1/3	14.66
Scarf, light	2	2/3	1	1/2	1	1/3	9.97
Bag	1	1/3	1	1/3	1	1/5	26.70
Hats winter and summer	1	1	1	2/3	1	1/3	20.14
Umbrellas	----	----	----	-----	1	1/5	10.98

TABLE B-6: CLOTHING STANDARDS: PREGNANT WOMEN

Maternity clothes

Item	Quantity	Unit cost
Outerwear		
Dress	1	43.69
Overblouse	2	30.09
Slacks	2	25.92
Jumper	1	49.08
Undergarments		
Maternity panties	3	7.81
Support hose	3	13.11
Maternity bra	2	17.94
Sleeping garments	2	29.11

TABLE B-7: CLOTHING STANDARDS: FEMALES 7 - 18 YEARS

Articles of Clothing	7-11 Years		12-14 Years		15-18 Years		Unit cost
	Stock	Replace	Stock	Replace	Stock	Replace	
Outerwear							
Coat, heavy	1	1/3	1	1/3	1	1/4	76.10
Jacket, heavy	-	-	1	1/2	1	1/3	60.59
Snowsuit (2 pieces)	1	1/3	-	-	-	-	64.51
Skipants	-	-	1	1/2	1	1/2	27.78
Raincoat	1	1/2	1	1/3	1	1/3	46.27
Jacket, light	1	1/2	1	1/2	1	1/2	38.53
Dress, summer	1	1	2	3/2	2	3/2	44.63
Dress, winter	2	1	2	3/2	2	3/2	56.48
Blouse	4	3	4	3	4	3	21.49
Skirt, summer	1	1	2	1	2	1	29.71
Skirt or jumper, winter	2	3/2	2	3/2	2	3/2	34.02
Slacks, all year	2	4/3	2	1	2	1	28.93
Jeans	2	4/3	2	1	2	1	33.56
Sweater, cardigan	1	2/3	2	1	2	1	25.89
Sweater, pullover	1	2/3	2	1	2	1	23.32
T-shirts	2	1	2	1	2	1	14.35
Shorts	2	1	2	1	2	1	15.21
Bathing suit	1	2/3	1	1/2	1	1/2	17.94
Undergarments							
Panties	5	5	4	4	4	4	5.19
Vests	3	3/4	-	-	-	-	5.62
Bras	-	-	2	1	2	2	12.84
Slips	1	1/2	2	1	2	2	15.27
Footwear							
Shoes, dress	1	2/3	1	1/2	1	1/2	44.56
Shoes, casual	1	1	1	1	1	1	31.94
Shoes, running	2	1	1	1	1	1	31.83
Shoes, sandals	-	-	1	1/2	1	1/2	24.42
Slippers	1	1/2	1	1/2	1	1/3	20.45
Snowboots	1	2/3	1	1/2	1	1/2	50.87
Rainboots	1	2/3	1	1/2	1	1/2	27.20
Leotards	4	2	1	1/2	1	1/2	5.53
Panty hose	-	-	3	9	3	9	6.92
Socks, knee	2	2	2	2	2	2	3.53
Socks, ankle	3	3	3	3	3	3	3.24

TABLE B-7 (cont'd)

Articles of Clothing	7-11 Years		12-14 Years		15-18 Years		Unit cost
	Stock	Replace	Stock	Replace	Stock	Replace	
Miscellaneous							
Pyjamas	2	2/3	2	2/3	3	2/3	18.57
Bathrobe	1	1/3	1	1/3	1	1/4	24.01
Belt	-	-	1	1/3	1	1/2	10.16
Gloves or mitts	3	2	2	1	2	1	11.41
Scarf, winter	1	2/3	1	1/2	1	1/2	10.59
Scarf, light	-	-	1	1/2	1	1/2	9.66
Hat, winter	1	1/2	1	1/2	1	1/3	11.92
Hat, summer	1	1/3	1	1/3	1	1/3	10.32
Purse or handbag	-	-	1	1/3	1	1/3	27.14

TABLE B-8: CLOTHING STANDARDS: FEMALES 1 - 6 YEARS

Articles of Clothing	1 Year		2 - 3 Years		4 - 6 Years		Unit
	Stock	Replace	Stock	Replace	Stock	Replace	Cost
Outerwear							
Snowsuit (2 pieces with hood)	1	1	1	1/2	1	1/2	49.31
Lightweight jacket or coat	1	1/2	1	1/2	1	1/2	33.22
Coat, winter	-	-	-	-	1	1/2	48.72
Dress, summer	1	1	1	1	1	1	20.81
Dress, winter	1	1/2	1	1/2	1	1/2	24.77
Suit (2 pieces)	1	1/2	1	1/2	1	1/2	29.93
Jeans	-	-	1	1	2	3/2	17.36
Overalls	3	2	2	1	-	-	20.83
Slacks	-	-	1	1	2	2	15.80
Skirts	-	-	-	-	1	1/2	20.83
Jumpers	-	-	1	1/2	1	1/2	21.73
Blouses	-	-	1	1/2	1	1/2	13.36
Long sleeve T-shirts	2	4/3	2	3/2	2	4/3	10.18
Short sleeve T-shirts	2	4/3	2	3/2	2	4/3	8.67
Sweater, pullover	1	1	1	1	1	1	15.74
Sweater, cardigan	1	1	1	1	1	1	12.73
Sunsuit or sundress	2	1	-	-	-	-	13.89
Shorts	-	-	2	1	2	1	9.26
Bathing suit	-	-	1	1	1	1/2	12.73
Undergarments							
Waterproof pants (pkg. 6)	3	3	3	1	-	-	6.88
Training pants	4	3	-	-	-	-	2.03
Panties or training pants	-	-	4	4	4	4	2.03
Vests	2	1	2	1	2	1	5.62
Sleepers	3	2	3	2	-	-	10.99
Pyjamas/nightgown	-	-	-	-	1	1/2	14.79
Bathrobe	-	-	-	-	3	3/2	16.78
Disposable diapers (pkg of 48)	1	1	-	-	-	-	13.06
Cloth diapers (pk. of 12)	1	1	-	-	-	-	18.98
Footwear							
Shoes, dress	-	-	-	-	1	1/2	18.52
Shoes, casual	1	2	1	2	1	1	15.62
Running shoes	-	-	1	2	1	1	17.82
Slippers	-	-	1	1	1	1	15.39
Overshoes/snowboots	1	1	1	1	1	1	23.15
Rainboots/rubbers	-	-	1	1	1	1	15.04
Leotards	2	2	2	2	3	3/2	2.54
Socks (ankle or short)	3	3	2	2	2	2	3.76
Socks (knee-high)	-	-	3	3	3	3	2.83

TABLE B-8 (cont'd)

Articles of Clothing	1 Year		2 - 3 Years		4 - 6 Years		Unit
	Stock	Replace	Stock	Replace	Stock	Replace	Cost
Miscellaneous							
Scarf	1	1	1	1/2	1	1	7.23
Bib	2	1	1	1	-	-	4.91
Mitts	2	1	2	1	2	4/3	5.78
Sunhat	1	1	1	1	1	1	5.78
Hat, winter	1	1	1	1	1	1	5.78

TABLE B-9: DRY CLEANING AND SHOE REPAIRS: QUANTITY STANDARDS PER YEAR

	Boy			Man		
	7-11 yrs.	12-14 yrs.	15-18 yrs.	White Collar	Blue Collar	Senior
Dry Cleaning						
Coats	1	2	2	2	2	2
Suits	-	-	1	2	2	1
Jackets	1	1	2	2	1	1
Slacks	-	2	2	3	2	2
Shoe repairs						
Heels	1	1	1	1	1	1
Half soles and heels	1	1/2	1/2	1	1	1/2

	Girl			Woman		
	7-11 yrs.	12-14 yrs.	15-18 yrs.	Employed	Unemployed	Senior
Dry Cleaning						
Coats	2	4	3	3	2	2
Dresses	1	2	2	4	2	2
Skirts, jumpers	3/2	2	2	2	1	1
Suits/slacks	1/2	1	1	2	2	2
Shoe repairs						
Heels	1	1	1	1	1	1
Half soles and heels	-	1/2	1/2	1	1/2	1/2

TABLE B-10: AVERAGE DRY CLEANING AND SHOE REPAIR UNIT COSTS

Men and Boys

Dry Cleaning (average cost)	under 65 years	Senior	1 - 6	7 - 11	12 - 14	15 - 18
Coats	8.00	8.00	4.00	4.00	8.00	8.00
Suit- 2 piece	8.00	8.00	4.00	4.00	8.00	8.00
Jacket	4.40	4.40	2.20	2.20	4.40	4.40
Pants	4.25	4.25	2.15	2.15	4.25	4.25
Shoe Repairs						
Heels	10.95	10.95	10.95	10.95	10.95	10.95
Half soles and heels	26.95	26.95	26.95	26.95	26.95	26.95

Women and Girls

Dry Cleaning (average cost)	under 65 years	Senior	1 - 6	7 - 11	12 - 14	15 - 18
Coats	8.00	8.00	4.00	4.00	8.00	8.00
Dresses	7.75	7.75	3.90	3.90	7.75	7.75
Skirts	4.25	4.25	2.15	2.15	4.25	4.25
Suits/Pants	4.25	4.25	2.15	2.15	4.25	4.25
Shoe Repairs						
Heels	5.75	5.75	5.75	5.75	5.75	5.75
Half soles and heels	21.95	21.95	21.95	21.95	21.95	21.95

Note: - Costs to repair children's shoes may be lower due to size of repair.
- Some dry cleaners offer special rates to seniors at all times or only on special days of the month. Some cleaners do not offer any special rates to seniors at any time.
- To calculate the total cost per year, go to Appendix B, Table B-9 and use those numbers to multiply by the cost in the above Table. That will give you the yearly cost not just the unit cost.

APPENDIX C

APPENDIX C

TABLE C-1: HOME FURNISHINGS AND EQUIPMENT : COST AND REPLACEMENT RATES
Quality Standards

Item	One person Family	One person Seniors	Two persons Family	Two persons Seniors	Three Person Family	Four Person Family
Living and dining area						
Sofa/bed						
Chesterfield	1/15	1/15	1/15	1/15	1/10	1/10
Chair, Stuffed	1/20	1/15	1/10	2/15	1/10	1/10
Reclining chair	1/20	1/15	1/10	2/15	1/10	1/10
Footstool	1/20	1/15	1/10	1/15	1/10	1/10
Wall unit	1/20	1/20	1/20	1/20	1/10	1/10
Coffee table	1/20	1/15	1/20	1/15	1/10	1/10
End tables	1/20	1/15	1/10	1/15	1/10	1/10
Table lamps	1/10	1/15	1/10	1/15	1/4	1/8
Floor lamp	1/10	1/15	1/10	1/15	1/5	1/5
Rug 9x12	1/15	1/15	1/15	1/15	1/5	1/10
Draperies	1/15	1/15	1/15	1/15	1/5	1/10
Dining table and 4 chairs	1/20	1/20	1/20	1/20	1/10	1/15
Kitchen equipment and tableware						
Sheer curtains	1/5	1/15	1/5	1/15	1/2	1/5
Pots and pans	1/10	1/15	1/10	1/15	1/7	1/7
Small utensils	1/5	1/10	1/5	1/10	1/3	1/4
Flatware and Glassware	1/12	1/12	1/6	1/6	1/2	1/3
Dinnerware 20 pieces	1/10	1/10	1/10	1/10	1/3	1/5
Curtains	1/5	1/10	1/5	1/10	1/2	1/4
Toaster	1/12	1/15	1/12	1/15	1/10	1/12
Hand food mixer	1/10	1/15	1/10	1/15	1/8	1/10
Electric kettle	1/10	1/15	1/10	1/15	1/18	1/10
Blender	1/10	1/15	1/10	1/15	1/8	1/10
Electric fry pan	1/10	1/15	1/10	1/15	1/8	1/10
Electric iron	1/15	1/15	1/15	1/15	1/6	1/10
Electric range	1/15	1/15	1/15	1/15	1/15	1/15
Refrigerator	1/15	1/15	1/15	1/15	1/15	1/15
Washing machine	1/15	1/15	1/15	1/15	1/10	1/10
Dryer	1/15	1/15	1/15	1/15	1/10	1/12
Sewing machine	1/25	1/20	1/25	1/20	1/20	1/25
Fire extinguisher	1/20	1/3	1/20	1/3	1/20	1/20
Vacuum cleaner	1/15	1/15	1/15	1/15	1/12	1/15
Heater/fan	----	1/15	----	1/15	----	----
Ironing board and pad	1/20	1/15	1/20	1/15	1/10	1/17

TABLE C-1 (cont'd)

Item	One person Family	One person Seniors	Two persons Family	Two persons Seniors	Three Person Family	Four Person Family
Bathroom accessories						
Laundry hamper	1/15	1/15	1/15	1/15	1/10	1/12
Bathroom scale	1/15	1/15	1/15	1/15	1/10	1/12
Towel bars 2	1/20	1/20	1/20	1/20	1/20	1/20
Shelf unit	1/20	1/20	1/20	1/20	1/20	1/20
Wooden drying rack	1/20	1/20	1/20	1/20	1/20	1/20
Waste basket	1/10	1/10	1/10	1/10	1/5	1/5
Portable soap dish	1/10	1/15	1/10	1/15	1/5	1/5
Toilet brush and stand	1/10	1/15	1/10	1/15	1/5	1/5
Household linens						
Pillows	1/10	1/10	1/5	1/5	4/5	2/5
Pillow cases	1/4	1/5	1/2	2/5	2	1
Bath towels 2	1/6	1/5	1/3	2/5	4/3	2/3
Hand towels 2	1/6	1/5	1/3	2/5	4/3	2/3
Washcloths 2	1/6	1/5	1/3	2/5	4/3	2/3
Shower curtains	1/10	1/10	1/10	1/10	1/5	1/5
Curtains	1/10	1/10	1/10	1/10	1/5	1/5
Rubber tub mat	1/10	1/10	1/10	1/10	1	1/5
Bath mats	1/10	1/10	1/10	1/10	1	1/5
Tea towels 6	1/4	1/5	1/2	2/5	2	1
Dish cloths 6	1/4	1/5	1/2	2/5	2	1
Table cloths	1/10	1/5	1/10	2/5	1	1/5
Table protector	1/10	1/5	1/10	1/5	1	1/5
Place mats 6	1/10	1/5	1/10	2/5	1	1/5
Table napkins	1/10	1/5	1/10	2/5	1	1/5
Oven mitts	1/10	1/5	1/10	1/5	1/5	1/5
Adult bedroom						
Double metal frame/headboard	1/20	1/20	1/20	1/20	1/20	1/20
Box spring and mattress	1/15	1/15	1/15	1/15	1/15	1/15
Triple dresser	1/20	1/20	1/20	1/20	1/20	1/20
Night tables	1/20	1/20	1/20	1/20	1/20	1/20
Table lamps	1/15	1/15	1/15	1/15	1/10	1/15
Framed mirror	1/20	1/20	1/10	1/20	1/10	1/10
Bench or chest	1/20	1/20	1/20	1/20	1/20	1/20
Area rug	1/15	1/15	1/15	1/15	1/5	1/10
Mattress pad, double	1/1	1/10	1/10	1/10	1/5	1/5
Sheets pair, double	1/2	1/5	1/2	2/5	1/2	1/2
Blanket thermal	1/10	1/10	1/10	1/10	1/10	1/10
Blanket light	1/10	1/10	1/10	1/10	1/10	1/10
Bedspread	1/10	1/10	1/10	1/10	1/10	1/10
Drapes	1/15	1/15	1/15	1/15	1/10	1/15
Sheer curtains	1/5	1/15	1/5	1/15	1/2	1/5

TABLE C-1 (cont'd)

Item	One person		Two persons		Three Person Family	Four Person Family
	Family	Seniors	Family	Seniors		
Child's bedroom						
Single metal frame/headboard	1/20	1/1	1/8	3/20	1/5	1/6
Box spring and mattress	1/15	1/8	2/13	3/16	1/4	2/9
Double dresser	1/20	1/10	1/8	3/20	1/5	1/6
Desk	1/20	1/9	1/7	1/6	1/4	3/14
Night table	1/20	1/10	1/8	3/20	1/5	1/6
Desk lamp	1/15	1/10	1/8	3/20	1/5	1/6
Desk chair	1/15	1/9	1/7	1/6	1/4	3/14
Area rug	1/20	1/10	2/15	1/6	1/4	2/9
Mattress pad, twin	1/10	1/5	1/5	1/5	1/5	1/5
Thermal blanket, twin	1/5	1/3	1/2	2/3	1	5/6
Lightweight blanket, twin	1/5	1/3	1/2	2/3	1	5/6
Bedspread, twin	1/5	1/3	1/2	2/3	1	5/6
Drapes	1/15	1/8	2/13	3/16	1/4	2/9
Sheers	1/5	1/3	3/7	1/2	2/3	2/3

APPENDIX D

APPENDIX D

TABLE D-1: NUMBER OF PERSONS IN HOUSEHOLD AND ANNUAL QUANTITTY STANDARD
Household Operation Standards

ITEM	One	Two	Three	Four	Five	Eight
Detergent Powder 2.4 kg.	4	9	12	14	14	16
Liquid Detergent 1L	4	8	10	12	13	17
Spray Starch 567 kg.	1	2	3	4	4	5
Bleach 3.6L (2)	2	4	5	6	6	7
Scouring Powder 400g	7	15	16	17	18	22
Scouring Pads (3)	3	6	7	9	10	12
Floor Wax 750 ml.	2	3	3	4	4	5
Light bulbs (2x60w)	10	12	13	18	19	24
Serviettes box of 240	3	4	4	5	5	9
Toilet Paper 400 sheet roll 4 per pack	8	15	19	24	28	42
Paper Towels Pack of 2x60 2 ply	3	5	6	7	7	8

APPENDIX E

APPENDIX E

PERSONAL CARE STANDARDS FOR SERVICES AND COMMODITIES PURCHASES PER YEAR, BY AGE AND SEX

If the purchase rate is more or less than a whole number per year, quantities are shown in fractions, which indicate their normal durability and provide a means of pro-rating their cost to an annual basis. For example, a razor lasting five years is shown as 1/5, i.e., one every five years, and 1/5 of the price is included in the annual cost.

TABLE E-1: PERSONAL CARE STANDARDS: PURCHASES PER YEAR BY AGE AND SEX FOR CHILDREN

Item	Child		Unit cost*
	2 - 5	6 - 11	
Haircut	3	4	6.89
Cleansing tissue box of 200	4	4	1.53
Toothbrush	2	2	1.94
Toothpaste 50ml	8	8	1.35
Hand soap 100g	17	13	1.36
Hair brush & comb	1/2	1/4	2.51
Shampoo	2	2	4.00

Note: * Costs are based on Consumer Price Index, not actual costs.

TABLE E-2: PERSONAL CARE STANDARDS: PURCHASES PER YEAR BY AGE AND SEX FOR MALES

Item	Boy		Man		Unit cost
			Adult	Senior	
	12 - 15	16+	19 - 64	65+	
Haircut	5	5	9	9	11.48
Cleansing tissue box of 200	5	5	5	-	1.53
Toothbrush	2	2	2	2	2.05
Toothpaste 50ml	8	8	8	8	1.35
Hand soap 100g	13	13	13	13	1.36
Hairbrush & comb	1/5	1/5	1/5	1/5	4.58
Shampoo 450 ml	2	2	2	2	4.23
Nail brush & file	1/2	1/2	1/2	1/2	2.86
Razors (10)	---	8	12	8	4.77
Shaving brush	---	1/2	1/2	1/2	5.49
Shaving cream 30 ml can	---	4	6	8	3.18
Miscellaneous items (deodorant, mouthwash, hair cream, hair blower, after shave lotion, etc.)	Represents 15% of total of all above items.				

TABLE E-3: PERSONAL CARE STANDARDS: PURCHASES PER YEAR BY AGE AND SEX FOR FEMALES

Item	12 - 15	16+	Employed	Homemaker	Senior	Unit Cost*
Haircut	2	4	4	4	4	16.08
Shampoo and set	2	4	4	4	4	10.62
Home Permanent						6.60
Salon Permanent	1	1	1	1	1	45.95
Shampoo 450 ml	2	2	2	2	2	4.23
Hair brush and comb	1/5	1/5	1/5	1/5	1/5	4.58
Bobby pins, clips, rollers	-	-	-	-	1	2.41
Hairnets (2)	-	-	-	-	2	1.51
Hairdryer	-	-	-	-	1/10	21.58
Cleansing tissue 200	5	5	5	5	5	1.53
Toothbrush	2	2	2	2	2	2.05
Toothpaste 500 ml	8	8	8	8	8	1.35
Hand soap 100 g	13	13	13	13	13	1.36
Nail brush & file	1/2	1/2	1/2	1/2	1/2	2.86
Body powder	-	-	-	-	1	4.37
Face powder	-	-	-	-	1	5.38
Powder puff (2)	-	-	-	-	1	1.59
Facial moisturizer	-	-	-	-	2	5.14
Lipstick	2	3	3	3	2	4.45
Foundation cream 30ml.	-	2	2	2	-	4.48
Hand lotion 200 ml	1/2	1/2	1	1 1/2	1	4.52
Cleansing cream 120ml.	-	1	2	1	1	4.42
Sanitary napkins or tampons (12)	9	9	9	9	-	2.35
Miscellaneous items(deodorant, mouthwash, perfume, cosmetics etc.)	Represents 15% of total of all above items.					

APPENDIX F

APPENDIX F

TABLE F-1: RECREATION, READING, GIFTS AND CONTRIBUTIONS
Annual Quantity Standards for Adults

Item	Adults (19-64)		Seniors 65+	
	1 person	2 persons	1 person	2 persons
Reading				
Daily newspaper (yearly subscription)	1	—	1	1
Monthly magazines (annual subscription)	1	1	1	1
Books/paperbacks	4	4	6	12
Recreation				
Portable AM/FM radio	1/12	—	1/15	1/15
20" colour T.V.	1/12	—	1/12	1/12
Stereo record player	1/12	—	1/15	1/15
Records	4	4	4	8
Instamatic camera	1/15	—	1/15	1/15
Films and development	4	4	4	8
Admissions, movies	6	6	8	16
Admissions, other	3	3	12	24
Memberships and dues	1	1	2	4
Other recreation (hobbies, crafts, sports equipment etc.)	20% of itemized recreation	20% of itemized recreation	20% of itemized recreation	20% of itemized recreation
Cable T.V. hookup	1	—	1	—
Service and repair	1	1	1	2
Housekeeping cottage rental	1 week	—	1 week	1 week
Tours and other travel (9 day bus tour)	—	—	1/3	1/3
Gifts and Contributions	30% of recreation	30% of recreation	10% of recreation	11.5% of recreation

TABLE F-2: RECREATION, READING, GIFTS, AND CONTRIBUTIONS
Annual Quantity Standards for Children

Age	1- 6	7 - 11	12 - 14	15 - 18 Years
Reading				
Magazines (individually purchased)	--	4	8	8
Books/ paperbacks	6	10	10	8
Recreation				
Records	2	3	4	6
Toys and games	4	4	2	1
Admissions Movies	2	8	12	18
Admissions other	2	4	3	4
Membership and dues	20% of above recreation	20% of above recreation	20% of above recreation	20% of above recreation
Other recreation (hobbies, crafts, lessons etc.)	1/4 of memberships & admissions	1/4 memberships & admissions	1/4 memberships & admissions	1/4 memberships & admissions
Miscellaneous (including gifts contributions, writing material, postage, pets, etc.)	--	20% of total for above items	20% of total for above items	20% of total for above items

TABLE F-3: COMMUNICATION: ANNUAL QUANTITY STANDARDS

	Household		Seniors	
	1 person	2 person	1 Person	2 Person
Residential telephone basic monthly charges (@11.82 including tax)	12	--	12	12
Long distance charges as a % of the basic monthly rate	15%	10%	15%	25%
Postage (including letters, telegrams and parcel express)	Cost of 120 1st class mailings +25%		Cost of 120 1st class mailings +50%	+200%
Writing materials as a % of postage	15%	15%	15%	15%
Greeting cards	24	24	24	48

APPENDIX G

APPENDIX G

TABLE G-1: MEDICINE CHEST SUPPLIES: STANDARDS AND SUMMARY COSTS

Supplies	Persons 1 - 2	Persons 3 - 5	Persons 6+
Thermometer	1/3	1/2	1/2
Tweezers	1/3	1/2	1/2
Safety pins, large pkg.	1/2	1	3/2
Medicine Glass (50 cups, 5 oz)	1/5	1/4	1/3
Eye cup	1/5	1/4	1/3
Antiseptic solution (85 g)	2	4	6
Petroleum jelly (99 g)	2	4	5
Aspirin (bottle of 100)	2	4	6
Vitamin A&D ointment (50 g)	1/3	1/2	1
Plastic bandage (pkg. 50)	2	4	6
5.1 cm bandage (4.6 metres)	1/2	1	2
Sterile gauze (12 pads)	1	2	4
Absorbent cotton (medium pkg.)	1	2	3
1.3 cm. adhesive tape (4.6 metres)	2	4	6